

DAYTON / KETTERING CONSORTIUM

2016 - 2020 CONSOLIDATED PLAN

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Purpose of the Consolidated Plan

The Cities of Dayton and Kettering receive funding annually from the United States Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) programs. One of the requirements for receiving such allocations is the development of a five-year Consolidated Plan for Housing and Community Development to provide policy direction for the next five years of funding decisions. In general, the Consolidated Plan is guided by three overarching goals that are applied according to the community's needs:

1. To provide **Decent Housing** by preserving existing affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers to housing, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
2. To provide a **Suitable Living Environment** through safer, more livable neighborhoods, greater integration of low- and moderate-income (LMI) residents throughout the cities, increasing housing opportunities, and encouraging reinvestment in struggling neighborhoods.
3. To expand **Economic Opportunities** through more jobs that pay self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of LMI persons and households to achieve self-sufficiency.

This Consolidated Plan corresponds to the next five program years, which begin January 1, 2016 and end December 31, 2020. Three primary federal funding resources are identified in the 2016-2020 Consolidated Plan:

1. **Community Development Block Grant (CDBG)**: The primary objective of this program is to develop urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for LMI persons. Funds can be used for a variety of activities, including housing rehabilitation and construction, homeownership assistance, lead-based paint (LBP) detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers for persons with disabilities, public services, rehabilitation of commercial or industrial buildings, and loans and grants to businesses.
2. **HOME Investment Partnership Program (HOME)**: The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for LMI households. HOME funds can be used for activities that promote affordable rental housing and homeownership by LMI households, including rehabilitation and construction, homebuyer assistance, and tenant-based rental assistance.
3. **Emergency Solutions Grant (ESG)**: The ESG program provides federal funds for basic shelter and essential supportive services for homeless persons. ESG funds can be used for shelter facility operating costs and grant administration as well as short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

2. Summary of the objectives and outcomes identified in the Plan

In addition to the overarching goals of providing decent housing, a suitable living environment, and expanding economic opportunities, the development of the Consolidated Plan is guided with the requirement of meeting one of the three National Objectives which are the foundation of the HUD programs:

- Benefitting low and moderate income persons;
- Addressing slum or blight; or
- Meeting a particular urgent community development need.

The Dayton / Kettering Consolidated Plan describes the priority community development needs eligible for assistance under the CDBG, HOME, and ESG programs, including an assessment of housing, homelessness, public facilities, infrastructure improvements, public services, accessibility, historic preservation, economic development, and planning needs. The Consolidated Plan includes both long-term and short-term community development objectives that have been developed to address the goals of the CDBG, ESG, and HOME Programs, while meeting the National Objectives, all to be realized through the execution of the Consolidated Plan.

3. Evaluation of past performance

The Cities of Dayton and Kettering's past performance in the administration and implementation of the CDBG, HOME, and ESG programs has fulfilled the requirements of the federal legislation that created these programs. Through years of effective planning, partnership, and monitoring, the programs have facilitated affordability for decent housing, availability and accessibility of a suitable living environment, sustainability of a suitable living environment, and accessibility to economic opportunities in the greater-Dayton area. At the end of each program year, the City of Dayton and City of Kettering each prepare the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER identifies funds expended and activities undertaken throughout the program year to meet the goals established within the Consolidated Plan. Both the City of Dayton and the City of Kettering strive to meet the goals established in the Consolidated Plan and ultimately improve the lives of the citizens they serve.

4. Summary of citizen participation process and consultation process

In May of 2015, the City of Dayton engaged the services of an independent agent to serve as Consultant to the development of the Consolidated Plan. A project schedule was established with the goal of submitting the approved Consolidated Plan to HUD on or before November 15, 2015. Throughout the Consolidated Plan process, consistent meetings were held between the Consultant and the community development staff of Dayton and Kettering.

A variety of methods were utilized to reach a wide and diverse spectrum of residents and stakeholders within the Dayton community for optimal citizen participation. A Community Needs Survey was created at the onset of the Consolidated Plan process as a tool to gauge the level of need for various eligible activities. The Community Needs Survey provided participants opportunities to comment on specific projects or problems that they feel should be addressed in their community. Participants had the option to complete the survey online or submit by mail to the Department of Planning and Community Development. The Community Needs Survey was distributed as widely as possible to members of planning boards, committees, focus groups, and meeting participants including those in attendance at the Town Hall meeting. Online social media platforms played a vital role in obtaining resident input through Survey Monkey and EngageDayton.org. In addition, announcements of public hearings as well as the Town Hall meeting were posted on the City of Dayton Facebook page and Twitter account. A Town Hall Meeting was held at the Dayton Convention Center for planning purposes in the development of the Consolidated Plan. Three public hearings were held within the City of Dayton and two public meetings were held within the City of Kettering.

Throughout the consultation process, a comprehensive approach led to inclusion of a wide range of stakeholders resulting in significant contribution of thoughts, ideas, and strategies to meet the needs of housing, homelessness, and non-housing community development needs in the Cities of Dayton and Kettering. Engaging the participation of public agencies and non-profit organizations in a productive and collaborative manner is evident not only in the Consolidated Plan development process, but throughout the administration and implementation of the CDBG, HOME, and ESG programs. The City of Dayton

provided a list of stakeholders to include the most recent public agencies and private non-profit organizations whose mission focuses on the provision of affordable housing and human services to LMI households and persons. These stakeholders were then invited to participate in a series of focus group sessions designed to gather input for the Consolidated Plan. The City of Kettering works cohesively within Kettering departments and externally with the City of Dayton and Montgomery County to ensure that residents' needs are met. Two focus groups within the City of Kettering were established and held to receive input from various departments and agencies.

Greater Dayton Premier Management (GDPM) – the HUD-funded housing authority which serves as the primary provider of low-income affordable housing throughout Montgomery County, including the Cities of Dayton and Kettering – and the Montgomery County Housing and Homeless Solutions Division were consulted during the development of the Consolidated Plan. The collaboration between these agencies and the Cities of Dayton and Kettering is crucial for recognizing and addressing the housing needs of the low-income and homeless populations in the Montgomery County area.

5. Summary of public comments

Public comments received from the Dayton Community Needs Survey voiced the need to address abandoned buildings; alleviate food deserts; develop programs to help homeowners rehabilitate and repair their homes; promote public safety; sponsor youth activities; maintain vacant lots and overgrown vegetation along public right-of-ways; resurface “crumbling” roads, sidewalks and bridges; develop and support community gardens; and place more emphasis on neglected neighborhoods. The comments received from the focus groups were similar to the comments from the Community Needs Survey; however, a consistent theme which presented itself throughout the focus groups was the need to support the senior population with services and housing programs to enable seniors to age in place.

Public comments received from the Kettering Community Survey expressed the concern that crime may be increasing, creating the need for crime awareness and prevention. Additional suggestions consisted of home repair programs; remodeling programs for three-bedroom / one-bathroom homes; sidewalks, lighting and walking paths; code enforcement; continuation of the demolition program; and a need for social service and emergency-type programs to be located in the City of Kettering so that residents don't have to go to Dayton for services. Comments received from the Kettering focus groups were similar to those in the Dayton focus groups, including the need to assist the senior population with services and housing programs to enable seniors to age in place as well as programs to maintain the aging housing stock. An additional concern is that Kettering residents are not benefitting when affordable housing becomes available due to non-Kettering residents obtaining that housing.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received and the views expressed during the development of the Consolidated Plan were accepted.

7. Summary

The City of Dayton and the City of Kettering identify the following Priority Needs:

- Revitalization of Neighborhoods
- Quality of Affordable Housing
- Expansion of Economic Opportunities
- Provision and Coordination of Public Services
- Homelessness

The goals established by the City of Dayton to meet the Priority Needs include:

- Neighborhood Safety Measures
- Demolition of Abandoned Structures
- Infrastructure Improvements
- Expand, Maintain and Improve Affordable Housing
- Targeted Code Enforcement Efforts
- Economic Development Incentives
- Youth & Senior Services
- Workforce Training and Development
- Reduce Homelessness and At-Risk Homelessness

The goals established by the City of Kettering to meet the Priority Needs include:

- Demolition of Abandoned Structures
- Infrastructure Improvements
- Expand, Maintain and Improve Affordable Housing
- Economic Development Incentives
- Public Services

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following agencies/entities are responsible for preparing the Consolidated Plan and administering each grant program and funding source:

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	DAYTON	Department of Planning and Community Development
CDBG Administrator	KETTERING	Department of Planning and Development
HOME Administrator	DAYTON	Department of Planning and Community Development
ESG Administrator	DAYTON	Department of Planning and Community Development

Narrative

The lead agency responsible for the development of the 2016-2020 Consolidated Plan is the City of Dayton's Department of Planning and Community Development. The Department of Planning and Community Development is responsible for the administration of Dayton's CDBG, HOME, and ESG programs. The City of Dayton is the lead entity of a HOME Consortium shared with the City of Kettering. The City of Kettering administers its own CDBG program and HOME activities provided through the HOME Consortium. The Community Development Division of the City of Kettering's Planning and Development Department is the entity responsible for CDBG and HOME activities located within its geographical boundaries.

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Cities of Dayton and Kettering have provided extensive agency consultation in an effort to demonstrate a commitment to identifying priority needs as part of the consolidated planning process. Engaging the participation of public agencies and non-profit organizations in a productive and collaborative manner is evident not only in the consolidated planning process, but throughout the administration and implementation of the programs afforded to them. In particular, the City of Dayton has enacted various boards and groups which generate interaction between not only public agencies, but the community of residents as well.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Dayton updated their list of stakeholders to include the most recent public agencies and private non-profit organizations whose missions focus on the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in a series of focus group sessions designed to gather input for the Consolidated Plan. City of Dayton departments involved in the development of the plan include the Department of Public Works, Department of Recreation and Youth Services, Department of Building Services, Office of Economic Development, Human Relations Council, Department of Finance, and Office of Management and Budget. A Community Needs Survey was created and distributed to each stakeholder and staff member with the encouragement to distribute to a wider audience for optimal input.

The City of Kettering works cohesively within Kettering departments and externally with the City of Dayton and Montgomery County to ensure the needs of the residents are met. Two focus groups were established and held to receive input from various departments and agencies including the Long Range Planning Committee, Community Development Division, Senior Services Committee, City Manager's Office, Code Enforcement Division, and Parks and Recreation Department. The Community Development Department distributed a Community Needs Survey, in which 70% (12 of 17) of responders were from service providers of the Kettering community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

To address the needs of homeless persons, chronically homeless individuals and families, and persons at risk of homelessness, a regional approach has been adopted. Montgomery County is responsible for developing and implementing their own Consolidated Plan separate from the Consolidated Plan of Dayton and Kettering. To ensure that a cohesive, coordinated, and comprehensive approach to

homeless issues are addressed, the Cities of Dayton and Kettering, along with Montgomery County, work together through a unified approach to identify homeless needs, set priorities and goals, and develop a strategy to address the established needs. Both Dayton and Kettering participate in the Dayton / Kettering / Montgomery County Continuum of Care (CoC). Both cities are also represented on the Homeless Solutions Policy Board, which provides oversight and management of the Continuum of Care.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

The Cities of Dayton and Kettering participate in the Dayton / Kettering / Montgomery County Continuum of Care and the Homeless Solutions Policy Board. The Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care. It is through this Policy Board that the allocation of funding, performance standards, and program evaluation for the Dayton / Kettering / Montgomery County Continuum of Care programs, including the ESG Program, are implemented. The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County. Dayton and Kettering also have representatives on the Program Performance & Evaluation Committee (formerly the Continuum of Care Committee), the committee responsible for ensuring that the Continuum of Care's programs are effective and comply with the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act regulations.

2. Describe agencies, groups, organizations, and others who participated in the process and describe the jurisdictions' consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Dayton Is Yours
	Agency/Group/Organization Type	Housing, Civic Leaders, Community Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Non-Homeless Special Needs, Economic Development, Anti-poverty Strategy Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Dayton Planning and Community Development Department and Dayton Is Yours committee meet regularly to discuss Dayton's existing housing challenges and neighborhood engagement efforts with the goal of assisting the Division of Housing Inspection in code compliance issues. The Consolidated Plan Consultant was placed on the agenda to review the Consolidated Plan as it relates to housing and community development needs. An open dialogue followed regarding the existing needs of the communities, how the needs are currently being addressed, and how needs can be more effectively met with emphasis placed on the Code Compliance Program. Inefficiencies in the Code Compliance Program were discussed and alternatives that could provide a greater impact were brainstormed. The Community Needs Survey was distributed, reviewed, and requested to disseminate as widely as possible. Participants were invited to attend the upcoming Town Hall meeting.

2	Agency/Group/Organization	Community and Neighborhood Development Advisory Board (CNDAB)
	Agency/Group/Organization Type	Housing, Planning Organization, Community Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Non-Homeless Special Needs, Economic Development, Market Analysis, Anti-poverty Strategy, Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CNDAB and the Dayton Planning and Community Development Department meet regularly to discuss the administration and implementation of the HUD programs and to meet the citizen participation requirements in an organized manner. The Consolidated Plan Consultant was placed on the agenda to review the plan as it relates to housing and community development needs, and to review the goals of the previous Consolidated Plan and achievements made to reach those goals. An open dialogue followed regarding the current housing and community development needs, as well as suggestions on how to address current needs through the HUD programs. The Community Needs Survey was distributed, reviewed, and requested to disseminate as widely as possible. Participants were invited to attend the upcoming Town Hall meeting.

3	Agency/Group/Organization	City of Dayton Planning and Community Development
	Agency/Group/Organization Type	Housing, Community Development, Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Non-Homeless Special Needs, Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan Consultant was placed on the Planning and Community Development Department staff meeting agenda to review the Consolidated Plan as it relates to housing and community development needs, and to review the goals of the previous Consolidated Plan and achievements made to reach those goals. Discussion on program expenditures and the effectiveness of the Code Enforcement Program ensued. Staff commented on current needs and suggested solutions to address them. The Community Needs Survey was distributed, reviewed, and requested to disseminate as widely as possible. Participants were invited to attend the upcoming Town Hall meeting.

4	Agency/Group/Organization	Economic Development Focus Group
	Agency/Group/Organization Type	Regional Organization, Business Leaders, Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development, Market Analysis, Anti-poverty Strategy, Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The Economic Development Focus Group met to discuss various economic development topics as it pertains to the Consolidated Plan, including major employment sectors, workforce and infrastructure needs of the business community, regional investments impacting Dayton, workforce characteristics, and training initiatives. The focus group provided valuable insight into Dayton's economic development struggles and efforts to overcome adversity in a weak economy. The discussion underscored the importance of unifying the existing strategic economic development plan prepared by the City of Dayton and the regional economic development strategy prepared by the Dayton Development Coalition. The Community Needs Survey was distributed, reviewed and requested to disseminate as widely as possible. Participants were invited to attend the upcoming Town Hall meeting.</p>

5	Agency/Group/Organization	Housing Providers Focus Group
	Agency/Group/Organization Type	Housing, PHA, Services – Housing, Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Lead-based Paint Strategy, Public Housing Needs, Non-Homeless Special Needs, Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Focus Group met to discuss various housing topics pertaining to the Consolidated Plan, including housing problems, populations and household types most affected by the housing problems, the need for specific types of housing and housing programs, the state of public housing in the City of Dayton, and the state of housing and supportive services for the special needs populations. The consultation proved evidence of aligned goals and cooperation among housing providers and spearheaded potential partnerships among some of the participants. The Community Needs Survey was distributed, reviewed, and requested to disseminate as widely as possible. Participants were invited to attend the upcoming Town Hall meeting.

6	Agency/Group/Organization	Homeless Assistance / Health & Human Service Providers Focus Group
	Agency/Group/Organization Type	Housing, PHA, Services – Housing, Services-Children, Services-Elderly Persons, Services-Persons with Disabilities, Services-Persons with HIV/AIDS, Services-Victims of Domestic Violence, Services-Homeless, Services-Health, Services-Education, Services-Employment, Service-Fair Housing, Services – Victims, Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Non-Homeless Special Needs, HOPWA Strategy, Market Analysis, Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Assistance and Health & Human Service Providers Focus Group met to discuss homelessness and human services needs as it pertains to the Consolidated Plan, including the nature and extent of homelessness, services and facilities available to meet the needs of homeless persons, characteristics of special needs populations, housing and supportive service needs of the special needs populations, and existing services and facilities available to LMI persons. The Community Needs Survey was distributed, reviewed, and requested to disseminate as widely as possible. Participants were informed of the scheduled Town Hall meeting and encouraged to attend.

7	Agency/Group/Organization	Neighborhood Presidents Forum
	Agency/Group/Organization Type	Planning organization, Civic Leaders
	What section of the Plan was addressed by Consultation?	Citizen Participation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Presidents Forum meets with the City of Dayton leaders on a regular basis to provide a platform for community engagement and citizen participation. The consultation for the Neighborhood Presidents Forum was focused on citizen participation through CNDAB. The CNDAB and Dayton Planning and Community Development Department meet regularly to discuss implementation of the HUD Programs and provide citizen participation. The discussion brought about suggested changes to the appointment process of the CNDAB, including having the Neighborhood Presidents Forum recommend CNDAB members to the Director of Planning and Community Development.

8	Agency/Group/Organization	City of Kettering Focus Group
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Lead-based Paint Strategy, Public Housing Needs, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Non-Homeless Special Needs, HOPWA Strategy, Economic Development, Market Analysis, Anti-poverty Strategy, Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan Consultant met with key Kettering staff to discuss housing and community development needs as they pertain to the Consolidated Plan, including housing problems, public housing, public improvements, special needs populations, homelessness, economic development, public facilities and services, and infrastructure needs. The City of Kettering is a smaller entitlement with a population under 26,000 residents; therefore, daily coordination takes place within the government structure to meet the needs of the Kettering residents.

9	Agency/Group/Organization	City of Kettering Long Range Planning Committee
	Agency/Group/Organization Type	Other government – Local, Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Public Housing Needs, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth, Non-Homeless Special Needs, Economic Development, Market Analysis, Anti-poverty Strategy, Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan Consultant met with members of the Long Range Planning Committee to review goals established in the previous Consolidated Plan as well as expenditures and activities undertaken to meet those needs. Existing housing and community development needs were discussed, including housing problems, public housing, public improvements, special needs populations, homelessness, economic development, public facilities and services, and infrastructure needs. The Long Range Planning Committee is made up of members of Kettering City Council and works in conjunction with Kettering’s key staff to implement public policy, including administration of HUD programs incorporated within the Consolidated Plan.

10	Agency/Group/Organization	Montgomery County Housing and Homeless Solutions
	Agency/Group/Organization Type	Housing, Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs – Veterans, Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan Consultant met with the Housing and Homeless Solutions Manager to discuss homeless needs, nature and extent of homelessness, homeless facilities and services, and the homeless strategy as it pertains to the Consolidated Plan. The Housing and Homeless Solutions Policy Board manages the Continuum of Care which has an established and comprehensive collaborative system.

11	Agency/Group/Organization	Greater Dayton Premier Management (GDPM)
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan Consultant met with Senior Management of GDPM (formerly Dayton Metropolitan Housing Authority [DMHA]), which is the HUD-funded housing authority serving the cities of Dayton and Kettering. The discussion focused on public housing inventory and changes which have occurred since the previous Consolidated Plan was adopted. Existing needs were considered, as well as how the goals established within GDPM correlate with goals to be established in the 2016-2020 Consolidated Plan.

Identify any agency types not consulted and provide rationale for not consulting.

Not applicable. All agencies contributing to the Housing and Community Development needs of Dayton and Kettering have been consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan:

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Dayton / Kettering / Montgomery County Continuum of Care	The Strategic Plan goals support the goals established in the Homeless Solutions Community 10-Year Plan for Ending Chronic Homelessness and Reducing Overall Homelessness. The Housing and Homeless Solutions Manager was a key contributor in establishing goals for the Strategic Plan.
CitiPlan Dayton: The 20/20 Vision	City of Dayton	The goals of the Strategic Plan support the Community Development and Neighborhood portion of The 20/20 Vision, recognizing the importance of a regional strategy to accommodate the housing and social service needs of the region's LMI and special needs population.
Kettering, Ohio, Housing Market Analysis	City of Kettering	The housing goals of the Strategic Plan support the housing data and research documented in the 2015 Kettering Housing Market Analysis, with an emphasis placed on the condition and cost of repair associated with an aging housing stock.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).

GDPM was consulted during the development of the Consolidated Plan. GDPM is a HUD-funded housing authority which serves as the primary provider of low-income affordable housing throughout Montgomery County, including the Cities of Dayton and Kettering. GDPM administers the Public Housing Program and the Housing Choice Voucher Program.

Montgomery County Housing and Homeless Solutions was consulted during the development of the Consolidated Plan. The Housing and Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care. The collaboration between these agencies and the Cities of Dayton and Kettering is crucial for recognizing and addressing the housing needs of the low income and homeless populations in the Montgomery County area.

Narrative

Throughout the consultation process, a comprehensive approach led to inclusion of a wide range of stakeholders, resulting in significant contribution of thoughts, ideas, and strategies to meet the needs of housing, homelessness, and non-housing community development needs in the cities of Dayton and Kettering.

The Consolidated Plan Consultant collaborated often with staff members from Dayton and Kettering Community Development divisions. The Consultant also met with staff members from the following departments and staff members:

City of Dayton

Planning and Community Development Director
Community Development Manager
Community Development personnel
Mediation Center personnel
Historic Preservation Officer
Citizen Participation Coordinator

City of Kettering

Members of City Council
Planning and Development Director
Community Development Manager
Assistant City Manager / Engineering Director
Chief Code Official
Parks, Recreation, and Cultural Arts Director
Senior Services Coordinator

Stakeholder contribution was essential in the consultation process. A variety of community agencies and organizations were invited to participate in the following focus groups:

Economic Development Focus Group

City of Dayton Economic Development Staff
CityWide Development Corporation
CountyCorp

Housing Focus Group

Access Center for Independent Living
CityWide Development Corporation
Community Action Partnership
CountyCorp
East End Community Services Corporation

Greater Dayton Apartment Association
Greater Dayton Premier Management
Habitat for Humanity
Homebuilders Association of Dayton
ManCo
Miller Valentine Group
Montgomery County Office of Exoffender Reentry - Housing Subcommittee
Oberer Companies
People Working Cooperatively
Rebuilding Together Dayton
St. Mary Development Corp.
The HomeOwnership Center

Homeless Strategy

Advocates for Basic Legal Equality
Daybreak
Dayton Veterans Affairs
Greater Dayton Premier Management
Homefull
Montgomery County Homeless Solutions Leadership Team
Montgomery County Homeless Solutions Policy Board Co-Chairs
MVHO
PLACES
Samaritan Homeless Clinic
Southwest Community Development Corporation
St. Vincent de Paul
YWCA

Health and Human Services

Access Center for Independent Living
AIDS Resource Center
Big Brothers Big Sisters of the Miami Valley
Boys and Girls Club of Dayton
Community Action Partnership
Dayton Children's Hospital
Dayton Public Schools
East End Community Services Corporation
Goodwill Easter Seals of Miami Valley
Gospel Mission, Inc.
Greater Dayton Regional Transit Authority (RTA)
Kettering Health Network (Grandview Hospital)
Learn to Earn

Montgomery County Alcohol, Drug Addiction, and Mental Health Services (ADAMHS) Board
Montgomery County Human Services Planning & Development
Ohio State University Extension – Montgomery County
Premier Health Partners (Miami Valley Hospital and Good Samaritan Hospital)
Ready Set Soar
The Salvation Army
United Theological Seminary
United Way of Greater Dayton
University of Dayton Fitz Center for Leadership in Community
Wesley Community Center
Wright State Center for Urban and Public Affairs

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/efforts made to broaden citizen participation. Summarize the citizen participation process and how it impacted goal-setting.

A variety of methods were utilized within the Dayton community to ensure optimal citizen participation. A Community Needs Survey was created to gauge the level of need for various eligible activities under the CDBG, HOME, and ESG programs. The Community Needs Survey provided participants opportunities to comment on proposed projects and needs identified within the community. The Community Needs Survey was distributed as widely as possible to members of planning boards, committees, focus groups, and meeting participants, including those in attendance at the Town Hall meeting. The City of Dayton received 609 responses to the Community Needs Survey through hard-copy submissions and online forms hosted at EngageDayton.org and SurveyMonkey.com.

For Dayton, online social media platforms proved to be an effective form of communication through the City of Dayton website, EngageDayton.org, City of Dayton Facebook page and Twitter account, and SurveyMonkey.com. Through EngageDayton.org, residents can submit ideas, support others' ideas, and give feedback on various city topics. EngageDayton.org was utilized to promote the Community Needs Survey; sixty-six surveys were submitted through this platform. With nearly 34,000 followers combined, the City of Dayton Facebook page and Twitter account are utilized to keep followers abreast of pertinent information and invite followers to upcoming events and meetings. The Community Needs Survey was hosted through SurveyMonkey.com, with the majority of responses submitted through this source.

The City of Kettering distributed a link to their Community Needs Survey through e-mail, resulting in seventeen responses being submitted.

A Town Hall Meeting and Public Hearing was held at the Dayton Convention Center for community engagement and citizen input during the development of the Consolidated Plan. The event was publicized through a legal ad in the Dayton Daily News; online posts on the City of Dayton website, Facebook page, and EngageDayton.com website; and announced at each Consolidated Plan Meeting and Focus Group. During the Town Hall, the presentation provided a summary of the Consolidated Plan and HUD entitlement programs, including an overview of the Consolidated Plan development process and a review of prior-year goals and accomplishments. After the presentation, the Consultant led a group exercise that facilitated roundtable discussions on housing, economic development, youth activities, senior living, and infrastructure. The Town Hall then reconvened and each table was given the opportunity to share feedback from their discussions. At the conclusion of the Town Hall meeting, a formal public hearing was held to obtain additional comments from the community.

The requirements of Dayton's Citizen Participation Plan were met during the needs assessment phase and the draft review phase of the Consolidated Plan development process. A thirty-day public comment period and a public hearing held on June 27, 2015, were advertised in the Dayton Daily News on June 12, 2015, during the needs assessment phase. During the draft review phase, a thirty-day public comment period and two public hearings – held at the regularly-scheduled CNDAB meetings on September 14 and October 12 – were advertised in the Dayton Daily News on September 3, 2015.

The City of Kettering held two public meetings for review of the draft Consolidated Plan on September 23, 2015, and October 19, 2015, and provided a thirty-day comment period.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of Comments not accepted	URL (If applicable)
1	Internet Outreach	Non-targeted/ broad community	The City of Dayton provided extensive outreach through the City of Dayton website, EngageDayton.org, the City of Dayton Facebook page and Twitter account, and SurveyMonkey.com. The Community Needs Survey was provided on SurveyMonkey.com and EngageDayton.org. The City of Dayton website, Facebook page and Twitter account provided links to access the Community Needs Survey via EngageDayton.org or SurveyMonkey.com. The majority of survey responses were submitted through online platforms.	There were consistent themes in the comments received, including addressing abandoned buildings and food deserts; providing programs to help homeowners rehabilitate and repair their homes; improving public safety; providing youth activities, cleaning up vacant lots and overgrown vegetation along public right-of-ways; resurfacing crumbling roads, sidewalks and bridges; supporting and developing community gardens; and placing more emphasis on improving neglected neighborhoods.	All submitted comments were accepted.	www.cityofdayton.org www.engage Dayton.org www.facebook.com/cityofdayton/timeline www.surveymonkey.com/s/DaytonConPlan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of Comments not accepted	URL (If applicable)
2	Survey Distribution	Non-targeted/ broad community	The Community Needs Survey was distributed to members of planning boards, committees, focus groups, and meeting participants. Approximately 125 Dayton Community Needs Surveys were returned via hard copy through mail, email, and fax. Seventeen responses were received for Kettering Community Needs Survey.	Dayton comments received included addressing abandoned buildings and food deserts; proving programs to help homeowners rehabilitate and repair their homes; improving public safety; providing youth activities, cleaning up vacant lots and overgrown vegetation along public right-of-ways; resurfacing crumbling roads, sidewalks and bridges; supporting and developing community gardens; and placing more emphasis on improving neglected neighborhoods. Kettering comments expressed concern of increased crime; the need for crime awareness and prevention programs, home repair programs, remodeling programs, sidewalks, lighting and walking paths, and code enforcement; the desire for continuation of the demolition program; and a need for social service and emergency-type programs to be housed in Kettering.	All submitted comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of Comments not accepted	URL (If applicable)
3	Newspaper Ad	Non-targeted/ broad community	The City of Dayton and the City of Kettering published public notices in the Dayton Daily News giving notice to Public Hearings, describing the Consolidated Plan process, notice of the Town Hall Meeting, and invitation to complete the Community Needs Survey with directions on accessing the survey via Survey Monkey or EngageDayton.	Dayton comments received included addressing abandoned buildings and food deserts; providing programs to help homeowners rehabilitate and repair their homes; improving public safety; providing youth activities, cleaning up vacant lots and overgrown vegetation along public right-of-ways; resurfacing crumbling roads, sidewalks and bridges; supporting and developing community gardens; and placing more emphasis on improving neglected neighborhoods.	All submitted comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of Comments not accepted	URL (If applicable)
4	Public Meeting	Non-targeted/ broad community	The City of Dayton held a Town Hall Meeting on June 27, 2015, at the Dayton Convention Center. This meeting was held in conjunction with the first Public Hearing for planning purposes and citizen input during the needs assessment and development of the Consolidated Plan. The City of Kettering held a public meeting September 24, 2015, for input of the 2016 Action Plan and review of the 2016 - 2020 Consolidated Plan.	The comments received at the Dayton Town Hall were a direct reflection of the topics given to discuss, consisting of demolition of abandoned buildings, housing rehabilitation and repair programs to help homeowners, landlord regulation and accountability, urban farming, commercial property improvements, food deserts, job creation and retention, youth activities, keeping seniors safe in their homes, senior services and programs, public safety, streets and sidewalks.	All submitted comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of Comments not accepted	URL (If applicable)
5	Public Hearing	Non-targeted/ broad community	The City of Dayton held three public hearings throughout the Consolidated Plan Process. The City of Kettering held two public meetings throughout the Consolidated Plan Process.	Dayton comments received included addressing abandoned buildings and food deserts; providing programs to help homeowners rehabilitate and repair their homes; improving public safety; providing youth activities, cleaning up vacant lots and overgrown vegetation along public right-of-ways; resurfacing crumbling roads, sidewalks and bridges; supporting and developing community gardens; and placing more emphasis on improving neglected neighborhoods.	All submitted comments were accepted.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Overview of Demographic Trends and General Housing Needs

The demographic information included in this Consolidated Plan is based primarily on 1990, 2000, and 2010 Decennial Census Counts and the 2009-2013 American Community Survey (ACS) data – the most recent data available – in addition to HUD-provided 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data. The information covers a variety of demographic and housing-related topics for the Cities of Dayton and Kettering and the Consortium as a whole.

Much of the data is provided by HUD's CHAS data system, which currently includes data from the latest (2007-2011) CHAS database. It should be noted that, where applicable, sources from the ACS have been updated to include 2009-2013 data. ACS data is included, where applicable, as it is more current than CHAS and Census data.

Dayton

In 2000, Dayton's population was 166,179, representing a decline of 8.7% in population since the year 1990. In 2010, Dayton's population was 141,527, representing a further decline in population of 14.8%. Census estimates for the year 2013 put Dayton's population at 143,355 and household count at 57,361, suggesting that the city's population has begun to stabilize.

The total number of households in Dayton decreased by 21% from 72,670 in 1990 down to 57,361 based on 2009-2013 ACS data. Persons per household, which plays a critical role in population changes, fell from 2.41 persons per household in 1990 to 2.24 based on 2009-2013 data.

Based upon 2009-2013 ACS data, Dayton is comprised of 57,361 households, with an average household size of 2.24 persons. The count of family households is 28,995, representing 50.5% of total households. Of family households, 13,141 have their own children living at home, while 15,315 have any children under the age of 18 residing in the household. Married couples living together constitute 14,078 households; 4,972 of these households have their own children living with them, while 5,561 had any children under the age of 18 residing in the household. Female householders with no husband present comprise 12,257 households, with 6,754 of these households having their own children living at home and 7,906 having any children under the age of 18 residing in the household. Non-family households total 28,366.

Kettering

Between 1990 and 2010, Kettering's population fell from 60,569 to 56,163. Recent Census estimates show that Kettering's population is continuing to slowly decline, with the 2009-2013 population estimated at 55,990. Like Dayton, the number of households in Kettering fell between 1990 and 2010, but at a much slower pace, falling from 26,098 in 1990 to 25,427 in 2010, with an estimated 25,266 households, based on 2009-2013 ACS data.

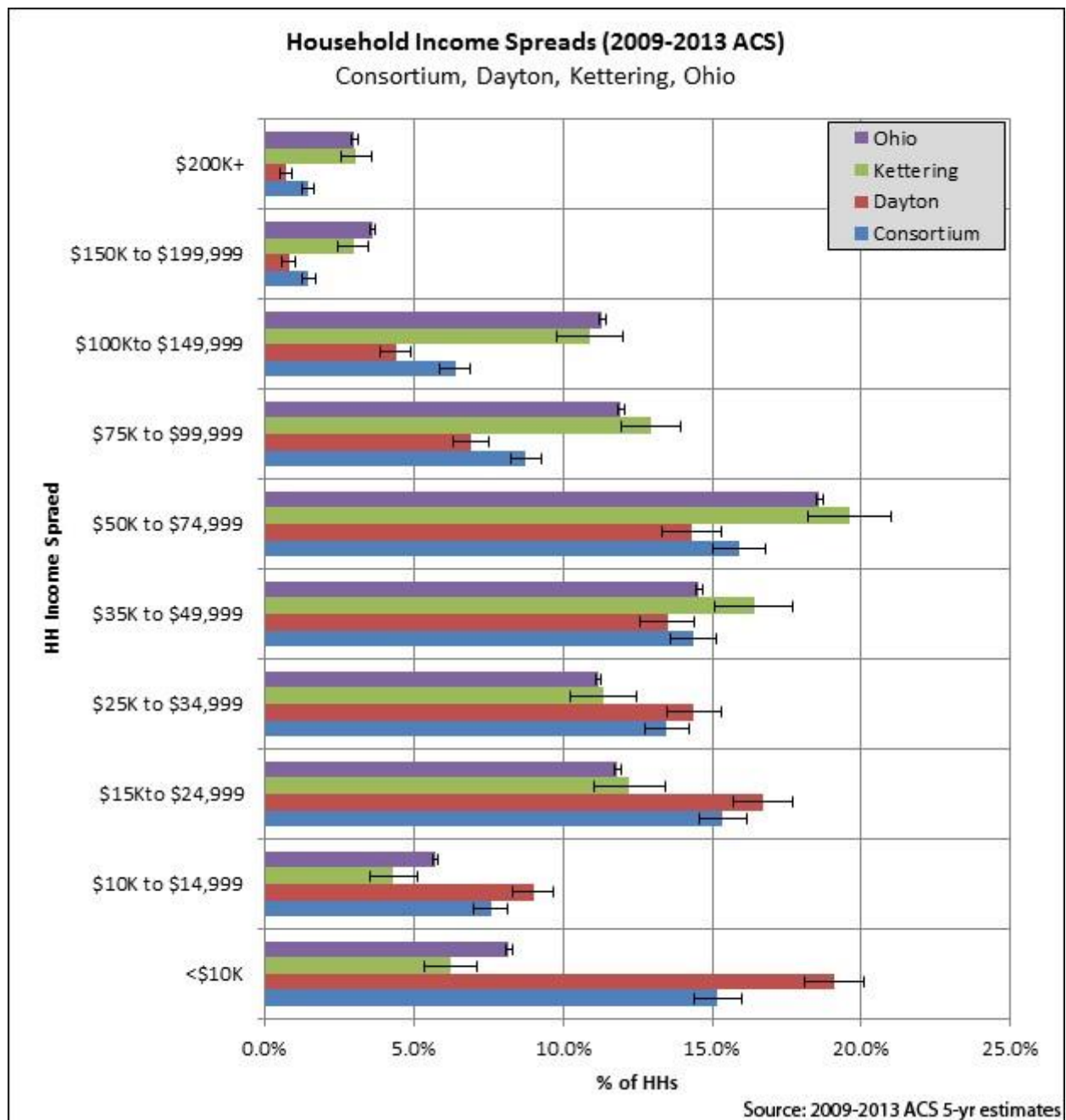
Based on 2009-2013 ACS data, out of Kettering's 25,266 households, the average household size is 2.21 persons. Family households represent 58% of total households with a count of 14,663. Of family households, 6,208 have their own children living at home, while 6,670 have any children under the age of 18 residing in the household. Married couples living together constitute 10,727 households; 3,759 of these households have their own children living with them, while 5,561 had any children under the age of 18 residing in the household. Female householders with no husband present comprise 2,798 households, with 1,760 of these households having their own children living at home and 1,875 having any children under the age of 18 residing in the household. Non-family households total 10,603.

Income and Poverty

In recent years, the story of the Dayton area is one of severe economic hardship due to the closure of several major automotive plants and the loss of other major employers, such as Iams and National Cash Register (NCR). Due to these developments, as well as the general economic weakness of Ohio as a whole, incomes have decreased considerably since the late 1990s, leading to increases in individual and family poverty rates in both Dayton and Kettering.

Many of the lowest income households in Montgomery County reside within the City of Dayton. For example, based on 2009-2013 ACS estimates, there were approximately 21,132 households in Montgomery County earning incomes less than \$10,000 per year and approximately 10,975 (51.9%) of these households resided in the City of Dayton.

Chart: Household Income Spreads



Median Household Income Changes

Median household income in both Dayton and Kettering have fallen in recent years. In Dayton, median household income fell from \$38,337 in 1999 to \$28,456, based on 2009-2013 ACS data represented in 2013 dollars. In Kettering, median household income fell from \$62,981 down to \$49,522, based on 2009-2013 ACS data represented in 2013 dollars.

Chart: Income and Poverty in Dayton

City of Dayton Income & Poverty, 1989—2009-2013							
Topic Year	1989	1999	% Change (1989-1999)	2009- 2013	MOE *	% Change (1999— 2009-2013)	% Change (1989— 2009-2013)
Median HH Income (nominal)	\$19,779	\$27,423	+38.6%	\$28,456	+/- \$866	+3.8%	+43.9%
Median HH Income (2013-Dollars)	\$35,879	\$38,337	+6.9%	\$28,456	+/- \$866	-25.8%	-20.7%
Median Family Income (nominal)	\$24,819	\$34,978	+40.9%	\$34,686	+/- \$1,241	-0.8%	+39.8%
Median Family Income (2013-Dollars)	\$45,022	\$48,899	+8.6%	\$34,686	+/- \$1,241	-29.1%	-23.0%
Per Capita Income (nominal)	\$9,946	\$15,547	+56.3%	\$16,494	+/- \$470	+6.1%	+65.8%
Per Capita Income (2013-Dollars)	\$18,042	\$21,735	+20.5%	\$16,494	+/- \$470	-24.1%	-8.6%
Individual Poverty Rate	26.5%	23.0%	-13.2%	34.7%	+/- 1.4%	+50.9%	+30.9%
Family Poverty Rate	22.0%	18.2%	-17.3%	28.4%	+/- 1.6%	+56.0%	+29.1%

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

* MOE = Margin of Error

Chart: Income and Poverty in Kettering

City of Kettering Income & Poverty, 1989—2009-2013							
Topic Year	1989	1999	% Change	2009-2013	MOE *	% Change (1999--2009-2013)	% Change (1989--2009-2013)
Median HH Income (nominal)	\$34,506	\$45,051	+30.6%	\$49,522	+/- \$1,443	+9.9%	+43.5%
Median HH Income (2013-Dollars)	\$62,594	\$62,981	+0.6%	\$49,522	+/- \$1,443	-21.4%	-20.9%
Median Family Income (nominal)	\$41,338	\$55,849	+35.1%	\$63,222	+/- \$3,083	+13.2%	+52.9%
Median Family Income (2013-Dollars)	\$74,987	\$78,077	+4.1%	\$63,222	+/- \$3,083	-19.0%	-15.7%
Per Capita Income (nominal)	\$18,988	\$27,009	+42.2%	\$29,489	+/- \$859	+9.2%	+55.3%
Per Capita Income (2013-Dollars)	\$34,444	\$37,759	+9.6%	\$29,489	+/- \$859	-21.9%	-14.4%
Individual Poverty Rate	4.2%	4.6%	+9.5%	11.1%	+/- 1.3%	+141.3%	+164.3%
Family Poverty Rate	2.8%	3.2%	+14.3%	8.1%	+/- 1.3%	+153.1%	+189.3%

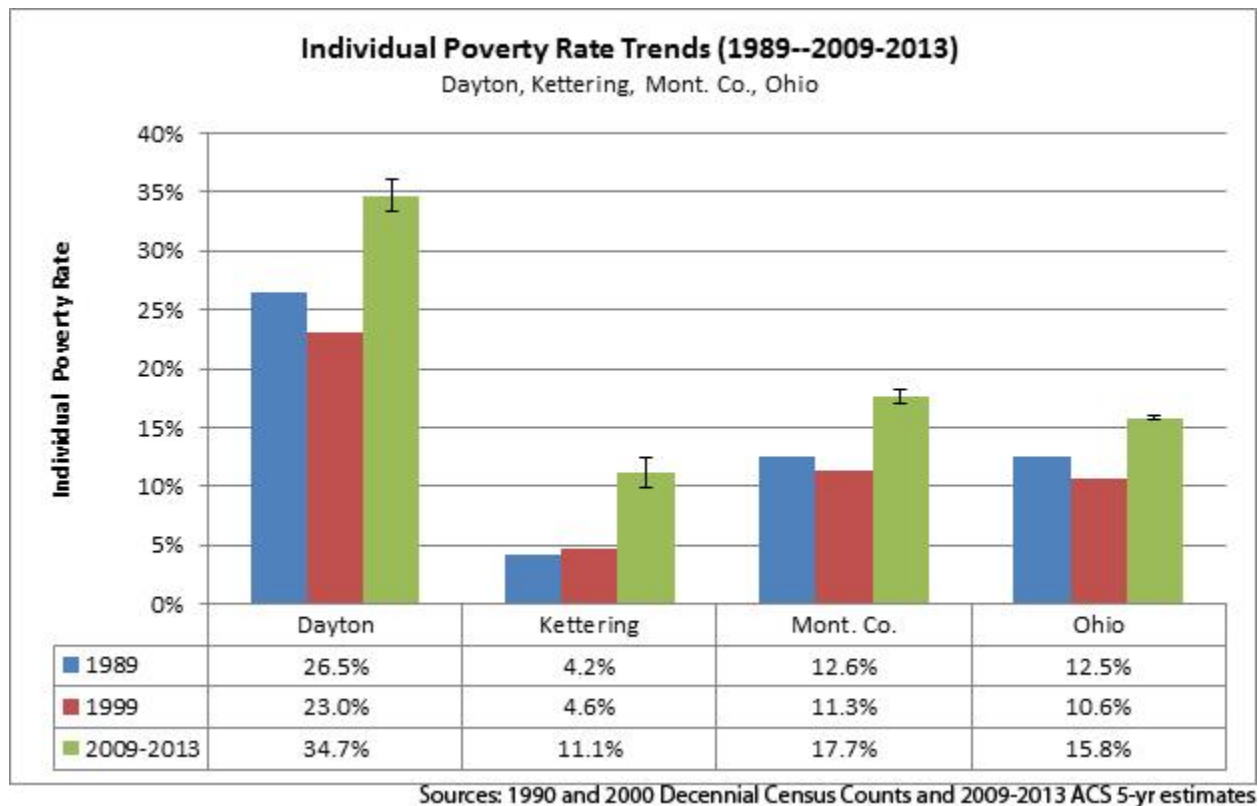
Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

* MOE = Margin of Error

Individual Poverty Rate Trends

From 1999 to 2009-2013 estimates, individual poverty rates increased from 23% to 34.7% in the City of Dayton and increased from 4.6% to 11.1% in the City of Kettering. Poverty rates have also risen in Montgomery County and the State of Ohio.

Individual Poverty Rate Trends



How Needs Are Assessed

Throughout the consolidated planning process, needs were assessed through focus group meetings, public hearings, public comment periods, and the collection of community needs surveys. General needs have been assessed through the use of Census, ACS, and CHAS data in order to examine demographic and housing trends.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Incomes:

- Household incomes have dropped in Dayton and Kettering since 1999, resulting in rising shares of cost burdensome housing for both renters and owners.
- Rental-occupied households tend to have lower incomes and pay larger shares of their incomes toward housing costs than owners, though the share of housing considered cost burdensome to tenants increased in each category between 1999 and the 2009-2013 collection period for the most recent ACS data.
- LMI households comprise 61.5% of total households in Dayton and 36.2% of total households in Kettering.

Cost Burdensome Housing:

- In Dayton, the share of cost burdensome owner-occupied housing increased from 21.1% in 1990 to 35.4% in 2009-2013. The share of cost burdensome non-mortgaged owner-occupied housing increased from 13.1% to 18.3% during the same period, and the share of cost burdensome rental-occupied housing rose from 48.4% to 61% during the same period.
- In Kettering, the share of cost burdensome owner-occupied housing increased from 13.3% in 1990 to 27.5% of all mortgaged owner-occupied housing units in 2009-2013. The share of cost burdensome non-mortgaged owner occupied housing increased from 5.7% to 10.8% during the same period, and the share of cost burdensome rental occupied housing rose from 32.9% to 44.5% during the same period. These changes were driven by a combination of decreasing incomes and rising housing costs.
- In Dayton, 22.6% of households are considered severely cost burdened, including 33.4% of rental-occupied households and 11.3% of owner-occupied households, based on 2007-2011 CHAS data.
- In Kettering, 11.7% of households are considered severely cost burdened, including 21.3% of rental-occupied households and 6.7% of owner-occupied households, based on 2007-2011 CHAS data.

Housing Quality:

- The age of the housing stock has a direct bearing on the quality of housing in both cities. In the City of Dayton, 36% of the housing inventory was built prior to 1940. In the City of Kettering, 32% of the homes were built prior to 1960. While the age of housing is not a contributing factor in HUD's definition of "substandard housing", it does provide the foundation for cost burdensome housing, increasing the cost of repairs and utility expenses.

- Substandard housing conditions which include incomplete plumbing and/or kitchen facilities are not major issues in either Dayton or Kettering, but these issues are present in both communities according to CHAS data for the 2007-2011 collection period. In Dayton, 645 renter-occupied housing units were found to lack either complete kitchens or plumbing systems while 60 rental-occupied units faced the same issue in Kettering. For owner-occupied housing units, 315 units in Dayton and 75 in Kettering were found to lack either complete kitchen or plumbing facilities.

Overcrowding:

- Overcrowding is not a common issue in either Dayton or Kettering. Based on 2007-2011 CHAS data, 795 rental-occupied units and 135 owner-occupied units were found to be overcrowded. In Kettering, 155 rental-occupied and 20 owner-occupied housing units were found to be overcrowded.
- When looking at Census data collected in the year 2000, along with ACS data collected between 2009 and 2013, instances of both general overcrowding (1.01-1.5 occupants per room) and severe overcrowding (1.5+ occupants per room) have become less common in both Dayton and Kettering.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	223,681	199,648	-11%
Households	93,127	82,627	-11%
Median Income	\$0.00	\$0.00	

Alternate Data Source Name:

2009-2013 ACS

Data Source Comments:

*Median incomes cannot be calculated for the whole Consortium. Median incomes for both Dayton and Kettering individually are included.

Number of Households

Table 6 - Total Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	17,290	11,605	15,975	7,550	30,980
Small Family Households *	5,430	3,535	4,975	2,715	14,865
Large Family Households *	875	725	735	455	1,549
Household contains at least one person 62-74 years of age	2,165	2,160	3,165	1,505	5,425
Household contains at least one person age 75 or older	1,390	2,300	2,545	950	2,525
Households with one or more children 6 years old or younger *	3,479	1,784	2,115	1,095	1,898
* the highest income category for these family types is >80% HAMFI					

Data Source: 2007-2011 CHAS

Based on the data in Table 6 – Total Households, when examining the Consortium as a whole, the largest share of households fall into the greater than 100% of HUD-adjusted median family income (HAMFI) category while the second highest falls into the 0%-30% HAMFI category. When looking at Dayton and Kettering on an individual level, Kettering has larger shares of higher-income households when compared to Dayton.

In Dayton, Kettering, and the Consortium as a whole, the household types with the largest shares of LMI households tend to be those with young children.

Chart: Consortium Household Type by Income

Dayton-Kettering Consortium Household Type Breakdown by Income Category										
HH Type	Total (overall)		Small Family*		Large Family*		HHs with occupants(s) >62 years old		HHs w/ at least 1 child <=6 YO*	
% HAMFI	#	%	#	%	#	%	#	%	#	%
0-30% (LMI)	17,290	20.7%	5,430	17.2%	875	20.2%	3,555	14.7%	3,479	33.5%
31-50% (LMI)	11,605	13.9%	3,535	11.2%	725	16.7%	4,460	18.5%	1,784	17.2%
51%-80% (LMI)	15,975	19.2%	4,975	15.8%	735	16.9%	5,710	23.7%	2,115	20.4%
81-100%	7,550	9.1%	2,715	8.6%	455	10.5%	2,455	10.2%	1,095	10.6%
>100%	30,980	37.1%	14,865	47.2%	1,549	35.7%	7,950	32.9%	1,898	18.3%
Total HHs	83,400	100.0%	31,520	100.0%	4,339	100.0%	24,130	100.0%	10,371	100.0%

Source: 2007-2011 CHAS

Chart: Dayton Household Type by Income

Dayton Household Type Breakdown by Income Category										
HH Type	Total (overall)		Small Family*		Large Family*		HHs with occupants(s) >62 years old		HHs w/ at least 1 child <=6 YO*	
% HAMFI	#	%	#	%	#	%	#	%	#	%
0-30% (LMI)	15,175	26.2%	4,820	22.6%	780	25.1%	3,040	19.0%	3,115	37.6%
31-50% (LMI)	9,015	15.6%	3,045	14.3%	615	19.8%	3,295	20.6%	1,545	18.6%
51%-80% (LMI)	11,420	19.7%	3,725	17.5%	515	16.6%	3,910	24.4%	1,570	18.9%
81-100%	5,040	8.7%	1,765	8.3%	280	9.0%	1,640	10.2%	695	8.4%
>100%	17,195	29.7%	7,945	37.3%	920	29.6%	4,140	25.8%	1,365	16.5%
Total HHs	57,845	100.0%	21,300	100.0%	3,110	100.0%	16,025	100.0%	8,290	100.0%

Source: 2007-2011 CHAS

Chart: Kettering Household Type by Income

Kettering Household Type Breakdown by Income Category										
HH Type	Total (overall)		Small Family*		Large Family*		HHs with occupants(s) >62 years old		HHs w/ at least 1 child <=6 YO*	
% HAMFI	#	%	#	%	#	%	#	%	#	%
0-30% (LMI)	2,115	8.3%	610	6.0%	95	7.7%	515	6.4%	364	17.5%
31-50% (LMI)	2,590	10.1%	490	4.8%	110	8.9%	1,165	14.4%	239	11.5%
51%-80% (LMI)	4,555	17.8%	1,250	12.2%	220	17.9%	1,800	22.2%	545	26.2%
81-100%	2,510	9.8%	950	9.3%	175	14.2%	815	10.1%	400	19.2%
>100%	13,785	53.9%	6,920	67.7%	630	51.2%	3,810	47.0%	533	25.6%
Total HHs	25,555	100.0%	10,220	100.0%	1,230	100.0%	8,105	100.0%	2,081	100.0%

Source: 2007-2011 CHAS

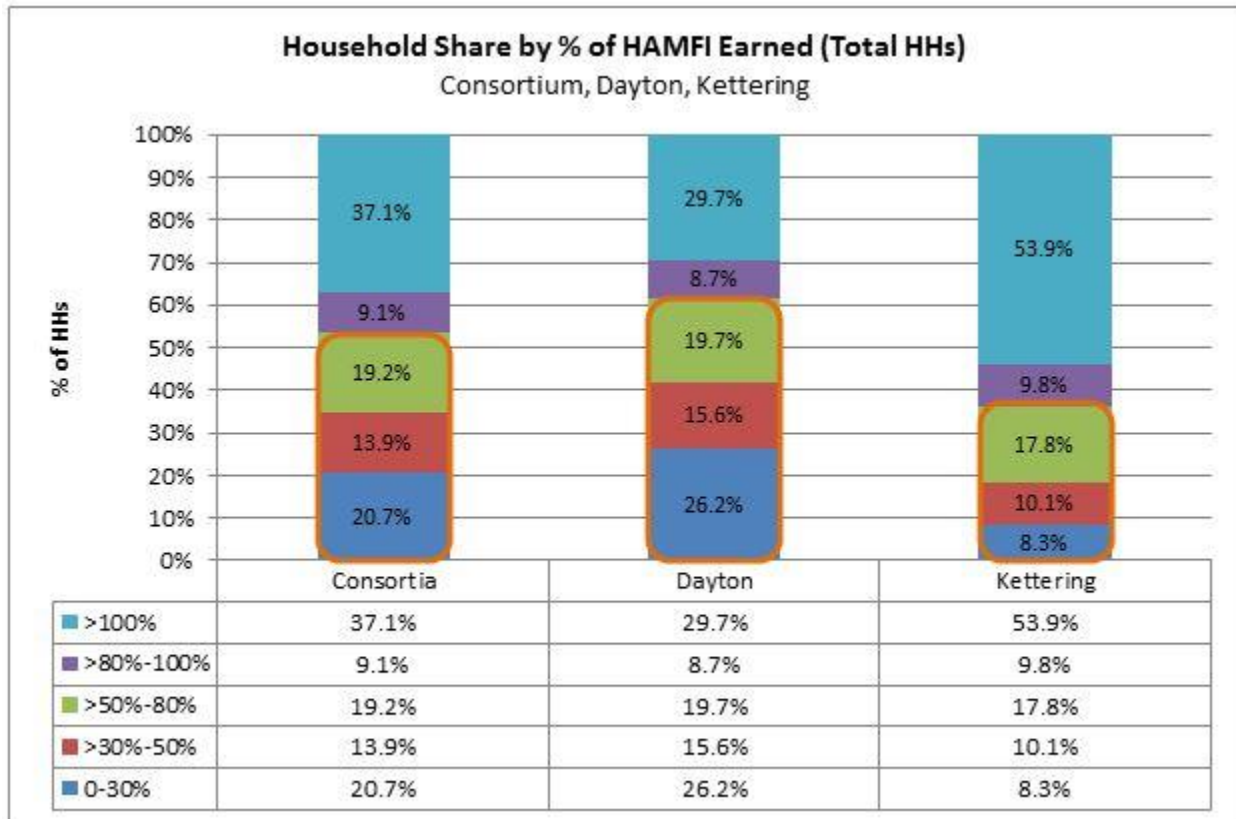
Highlighted cells delineate HH types considered to be LMI that exceed the overall rate for each area as a whole.

*the highest income category for these family types is >80% HAMFI

Household Income by Tenure for Dayton and Kettering

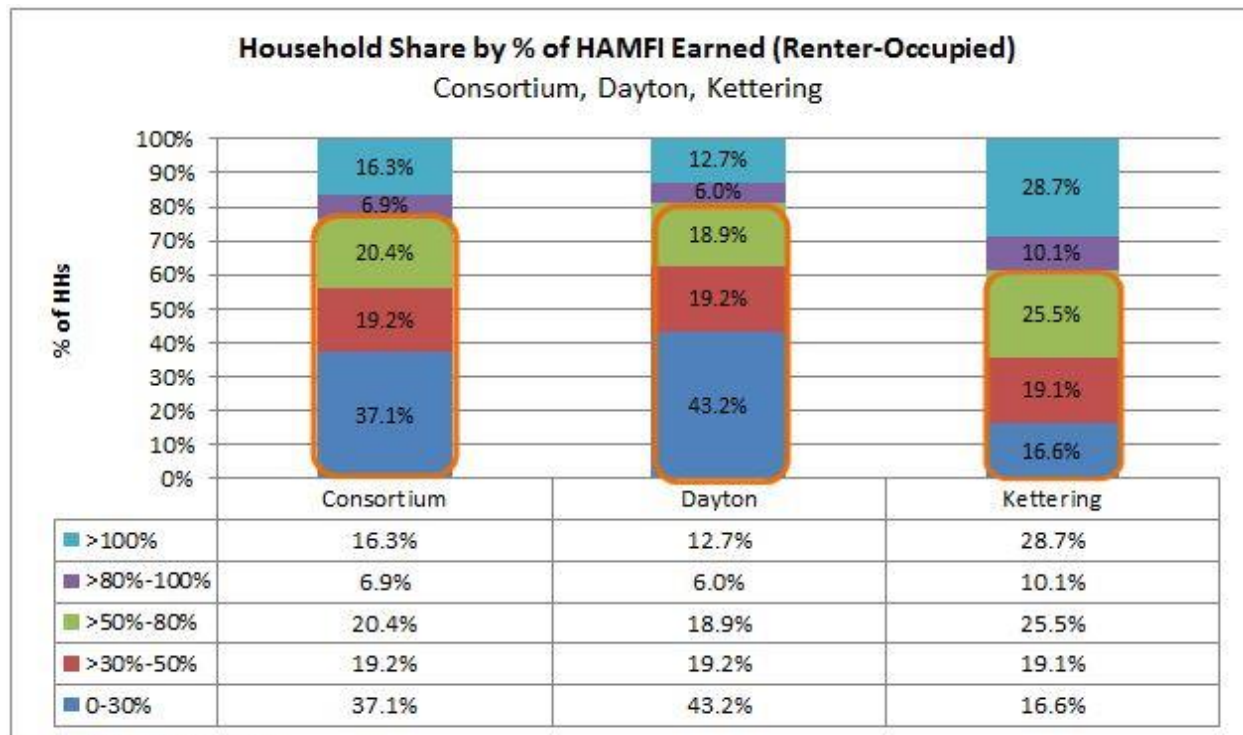
When comparing the Dayton-Kettering Consortium to the cities of Dayton and Kettering side-by-side, it becomes clear that Dayton contains the largest share of LMI households when compared to Kettering. In both cities, renter-occupied households are much more likely to be LMI than owner-occupied households.

Chart: Household Share by Percentage of HUD Area Median Family Income Earned (Total Households)



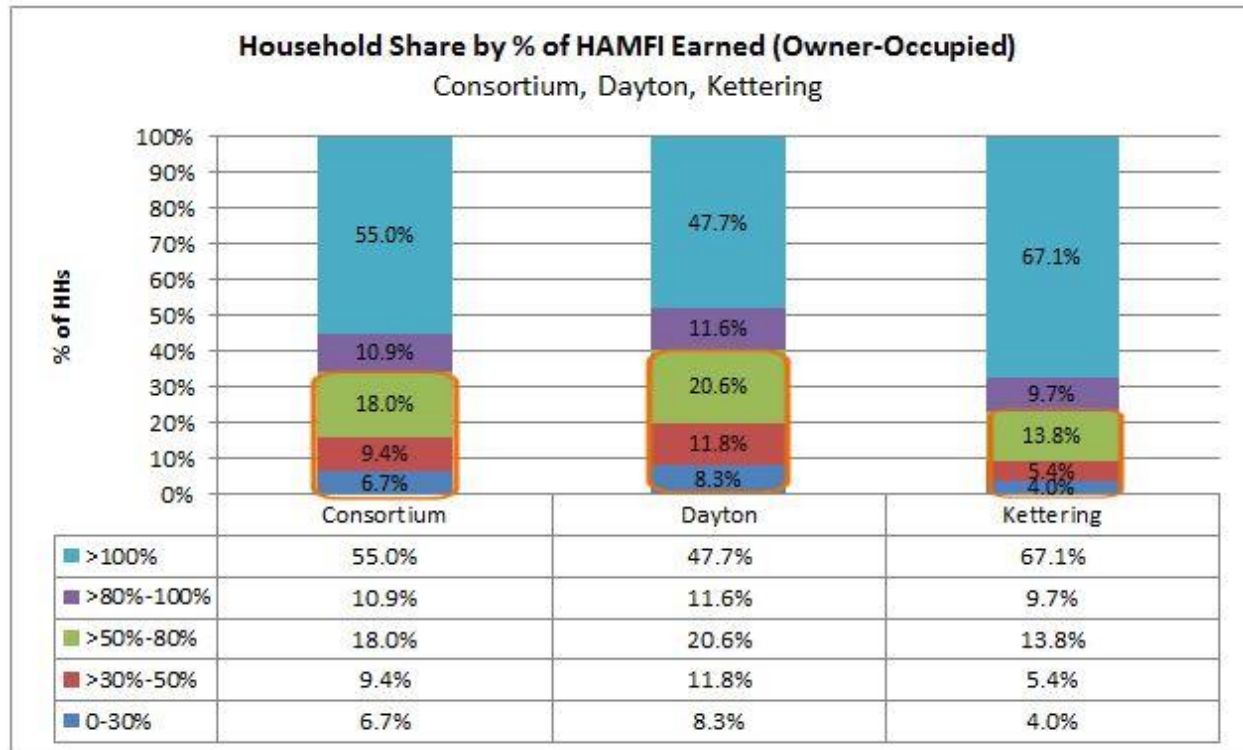
Source: 2007-2011 CHAS

Chart: Household Share by Percentage of HUD Area Median Family Income Earned (Renter-Occupied)



Source: 2007-2011 CHAS

Chart: Household Share by Percentage of HUD Area Median Family Income Earned (Owner-Occupied)



Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 7 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	370	100	170	15	655	30	95	70	45	240
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	115	114	60	50	339	10	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	235	170	120	45	570	0	29	29	4	62
Housing cost burden greater than 50% of income (and none of the above problems)	8,895	2,135	250	30	11,310	1,775	1,265	970	170	4,180
Housing cost burden greater than 30% of income (and none of the above problems)	1,360	3,285	2,840	310	7,795	560	1,265	2,445	1,410	5,680
Zero/negative income (and none of the above problems)	1,010	0	0	0	1,010	310	0	0	0	310

Data Source: 2007-2011 CHAS

Cost Burdensome

As the tables illustrate, cost burdensome housing is by far the most common housing problem in both Dayton and Kettering. The tables below illustrate the breakdown of cost burdensome renter and owner-occupied housing units in both Dayton and Kettering. Similar percentages of renter- and owner-occupied households in each income category are considered cost burdensome to tenants, but a much higher number of renter-occupied housing units are considered cost burdensome than owner-occupied units, especially those considered severely cost burdensome.

Chart: Housing Cost Burdens by Tenure (Consortium)

Housing Cost Burdens by Tenure (Dayton-Kettering Consortium)												
Cost Burden	>30% Cost Burden						>50% Cost Burden (severe)					
Topic	Total (owners & renters)		Renters		Owners		Total (owners & renters)		Renters		Owners	
% HAMFI	#	%	#	%	#	%	#	%	#	%	#	%
0%-30% (LMI)	13,150	76.0%	10,790	75.5%	2,360	78.5%	11,105	64.2%	9,310	65.2%	1,795	59.7%
31-50% (LMI)	8,265	71.2%	5,655	76.6%	2,605	61.7%	3,455	29.8%	2,165	29.3%	1,290	30.5%
51-80% (LMI)	6,600	41.3%	3,130	39.8%	3,475	42.9%	1,245	7.8%	250	3.2%	995	12.3%
81-100%	1,940	25.7%	355	13.3%	1,585	32.4%	200	2.6%	30	1.1%	170	3.5%
>100%	1,670	5.4%	155	2.5%	1,520	6.2%	90	0.3%	40	0.6%	55	0.2%
Total Cost Burdened HHs	31,625	37.9%	20,085	52.2%	11,545	25.7%	16,095	19.3%	11,795	30.6%	4,305	9.6%
Total Cost Burdened LMI HHs	28,015	62.4%	19,575	66.3%	8,440	55.0%	15,805	35.2%	11,725	39.7%	4,080	26.6%

Source: 2007-2011 CHAS

Chart: Housing Cost Burdens by Tenure (Dayton)

Housing Cost Burdens by Tenure (Dayton, OH)												
Cost Burden	>30% Cost Burden						>50% Cost Burden (severe)					
Topic	Total (owners & renters)		Renters		Owners		Total (owners & renters)		Renters		Owners	
% HAMFI	#	%	#	%	#	%	#	%	#	%	#	%
0%-30% (LMI)	11,455	75.5%	9,625	75.0%	1,830	78.2%	9,550	62.9%	8,230	64.1%	1,320	56.4%
31-50% (LMI)	6,370	70.7%	4,305	75.5%	2,060	62.1%	2,620	29.1%	1,540	27.0%	1,080	32.6%
51-80% (LMI)	4,550	39.8%	2,110	37.5%	2,445	42.2%	790	6.9%	130	2.3%	660	11.4%
81%-100%	1,175	23.3%	230	13.0%	945	28.9%	110	2.2%	10	0.6%	100	3.1%
>100%	805	4.7%	85	2.3%	725	5.4%	30	0.2%	10	0.3%	25	0.2%
Total Cost Burdened HHs	24,355	42.1%	16,355	55.1%	8,005	28.4%	13,100	22.6%	9,920	33.4%	3,185	11.3%
Total Cost Burdened LMI HHs	22,375	62.8%	16,040	66.4%	6,335	55.3%	12,960	36.4%	9,900	41.0%	3,060	26.7%

Source: 2007-2011 CHAS

Chart: Housing Cost Burdens by Tenure (Kettering)

Housing Cost Burdens by Tenure (Kettering, OH)												
Cost Burden	>30% Cost Burden						>50% Cost Burden (severe)					
Topic	Total (owners & renters)		Renters		Owners		Total (owners & renters)		Renters		Owners	
% HAMFI	#	%	#	%	#	%	#	%	#	%	#	%
0%-30% (LMI)	1,695	80.0%	1,165	80.1%	530	79.7%	1,555	73.3%	1,080	74.2%	475	71.4%
>30-50% (LMI)	1,895	73.2%	1,350	80.4%	545	59.9%	835	32.2%	625	37.2%	210	23.1%
>50-80% (LMI)	2,050	45.0%	1,020	45.4%	1,030	44.6%	455	10.0%	120	5.3%	335	14.5%
>80%-100%	765	30.5%	125	14.1%	640	39.4%	90	3.6%	20	2.3%	70	4.3%
>100%	865	6.2%	70	2.8%	795	7.1%	60	0.4%	30	1.2%	30	0.3%
Total Cost Burdened HHs	7,270	28.3%	3,730	42.4%	3,540	21.1%	2,995	11.7%	1,875	21.3%	1,120	6.7%
Total Cost Burdened LMI HHs	5,640	60.9%	3,535	65.7%	2,105	54.2%	2,845	30.7%	1,825	33.9%	1,020	26.3%

Source: 2007-2011 CHAS

Substandard Housing

The age of the housing stock has a direct bearing on the quality of housing in both cities. In the City of Dayton, 36% of the housing inventory was built prior to 1940. In the City of Kettering, 32% of the homes were built prior to 1960. While the age of housing is not a contributing factor in HUD's definition of "substandard housing", it does provide the foundation for cost burdensome housing, increasing the cost of repairs and utility expenses.

Housing units with incomplete kitchen and plumbing facilities are not as common as cost burdensome housing, but there are instances in both Dayton and Kettering where housing units have been found to lack these important facilities. The age of the housing stock is more a contributor to substandard housing than lack of kitchen and plumbing facilities.

Since 1990, the number and share of occupied housing units found to lack complete kitchen and plumbing facilities has stayed relatively constant in Dayton and Kettering, with small numbers of housing units in each city experiencing such a housing deficiency. However, there has been an increase in the number of occupied households in Dayton lacking complete kitchen facilities.

Chart: Substandard Housing: Lacking Complete Plumbing and Kitchen Facilities

Substandard Housing Units: Lacking Complete Plumbing & Kitchen Facilities Consortium, Dayton, Kettering								
Place Year	1990		2000		2009-2013			% Change in #
	#	%	#	%	#	MOE	%	1990—2009-2013
Dayton-Kettering Consortium								
Total Housing Units	107,466	100.0%	104,267	100.0%	101,515	+/-1,087	100.0%	-5.5%
Occupied Housing Units	98,768	91.9%	93,140	89.3%	82,627	+/-894	81.4%	-16.3%
Lacking Complete Plumbing facilities	488	0.5%	381	0.4%	508	+/-173	0.5%	+4.1%*
Lacking Complete Kitchen facilities	488	0.5%	459	0.4%	874	+/-221	0.9%	+79.0%
Dayton								
Total Housing Units	80,370	100.0%	77,337	100.0%	74,148	+/-1,001	100.0%	-7.7%
Occupied Housing Units	72,670	90.4%	67,465	87.2%	57,361	+/-804	77.4%	-21.1%
Lacking Complete Plumbing facilities	436	0.6%	337	0.5%	495	+/-172	0.9%	+13.5%*
Lacking Complete Kitchen facilities	436	0.6%	440	0.7%	799	+/-217	1.4%	+83.2%
Kettering								
Total Housing Units	27,096	100.0%	26,930	100.0%	27,367	+/-424	100.0%	+1.0%*
Occupied Housing Units	26,098	96.3%	25,675	95.3%	25,266	+/-392	92.3%	-3.2%
Lacking Complete Plumbing facilities	52	0.2%	44	0.2%	13	+/-16	0.1%	-75.1%
Lacking Complete Kitchen facilities	52	0.2%	19	0.1%	75	+/-43	0.3%	+43.7%*

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr Estimates

*Changes fall within the margin of error

Overcrowding

Overcrowding of occupied housing units is not a common issue in either Dayton or Kettering. However, there are several hundred instances of units being overcrowded in both cities. Based on 2007-2011 CHAS data provided by HUD, lower-income households tend to struggle with overcrowding at higher rates than higher-income households.

The table below depicts the number of instances of overcrowding (1.01-1.5 persons per room) and severe overcrowding (1.5+ persons per room) in Dayton and Kettering as well as the Dayton-Kettering Consortium between 2000 and 2009-2013. Overall, overcrowding has become less common in the Dayton-Kettering Consortium since 2000.

Overcrowding of Occupied Housing Units

Substandard Housing Conditions: Overcrowding and Severe Overcrowding Consortium, Dayton, Kettering								
Place Year	1990		2000		2009-2013			% Change in #
	#	%	#	%	#	MOE	%	1990/2000— 2009-2013
Dayton-Kettering Consortium								
Total Housing Units	107,466	100.0%	104,267	100.0%	101,515	+/-1,087	100.0%	-5.5%
Occupied Housing Units	98,768	91.9%	93,140	89.3%	82,627	+/-894	81.4%	-16.3%
Overcrowded (1.01-1.5)	(X)	(X)	1,264	1.4%	817	+/-167	1.0%	-35.4%
Severely Overcrowded (1.51+)	(X)	(X)	697	0.7%	481	+/-136	0.6%	-31.0%
Dayton								
Total Housing Units	80,370	100.0%	77,337	100.0%	74,148	+/-1,001	100.0%	-7.7%
Occupied Housing Units	72,670	90.4%	67,465	87.2%	57,361	+/-804	77.4%	-21.1%
Overcrowded (1.01-1.5)	(X)	(X)	1,141	1.7%	716	+/-160	1.2%	-37.2%
Severely Overcrowded (1.51+)	(X)	(X)	579	0.9%	374	+/-125	0.7%	-35.4%
Kettering								
Total Housing Units	27,096	100.0%	26,930	100.0%	27,367	+/-424	100.0%	+1.0%*
Occupied Housing Units	26,098	96.3%	25,675	95.3%	25,266	+/-392	92.3%	-3.2%
Overcrowded (1.01-1.5)	(X)	(X)	123	0.5%	101	+/-49	0.4%	-17.9%*
Severely Overcrowded (1.51+)	(X)	(X)	118	0.5%	107	+/-53	0.4%	-9.3%*

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS estimates

* Changes fall within the margin of error

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	9,615	2,520	595	140	12,870	1,815	1,390	1,075	225	4,505
Having none of four housing problems	3,665	4,860	7,275	2,520	18,320	875	2,835	7,035	4,670	15,415
Household has negative income, but none of the other housing problems	1,010	0	0	0	1,010	310	0	0	0	310

Data Source: 2007-2011 CHAS

Chart: Severe Housing Problems (Renter-Occupied)

Severe Housing Problems by Income (2007-2011 CHAS)						
Consortium, Dayton, Kettering (Renter-Occupied)						
Income Problem	1+ severe housing problem		No severe housing problems		HH has negative income & no severe problems	
	#	%	#	%	#	%
Dayton-Kettering Consortium						
0-30% (LMI)	9,615	67.3%	3,665	25.6%	1,010	7.1%
>30%-50% (LMI)	2,520	34.1%	4,860	65.9%	0	0.0%
>50%-80% (LMI)	595	7.6%	7,275	92.4%	0	0.0%
>80%-100%	140	5.3%	2,520	94.7%	0	0.0%
>100%	130	2.1%	6,155	97.9%	0	0.0%
Total Renters/Owners	13,000	33.8%	24,475	63.6%	1,010	2.6%
Total LMI HHs (0-80% AMI)	12,730	43.1%	15,800	53.5%	1,010	3.4%
Dayton						
0-30% (LMI)	8,535	66.5%	3,415	26.6%	885	6.9%
>30%-50% (LMI)	1,875	32.9%	3,825	67.1%	0	0.0%
>50%-80% (LMI)	415	7.4%	5,210	92.6%	0	0.0%
>80%-100%	55	3.1%	1,720	96.9%	0	0.0%
>100%	65	1.7%	3,695	98.1%	0	0.0%
Total Renters/Owners	10,945	36.9%	17,865	60.2%	885	3.0%
Total LMI HHs (0-80% AMI)	10,825	44.8%	12,450	51.5%	885	3.7%
Kettering						
0-30% (LMI)	1,080	74.2%	250	17.2%	125	8.6%
>30%-50% (LMI)	645	38.4%	1,035	61.6%	0	0.0%
>50%-80% (LMI)	180	8.0%	2,065	92.0%	0	0.0%
>80%-100%	85	9.6%	800	90.4%	0	0.0%
>100%	65	2.6%	2,460	97.4%	0	0.0%
Total	2,055	23.4%	6,610	75.2%	125	1.4%
Total LMI HHs (0-80% AMI)	1,905	35.4%	3,350	62.3%	125	2.3%

Source: 2007-2011 CHAS

Chart: Severe Housing Problems (Owner-Occupied)

Severe Housing Problems by Income (2007-2011 CHAS)						
Consortium, Dayton, Kettering (Owner-Occupied)						
Income Problem	1+ severe housing problem		No severe housing problems		HH has negative income & no severe problems	
	#	%	#	%	#	%
Dayton-Kettering Consortium						
0-30% (LMI)	1,815	60.4%	875	29.1%	310	10.3%
>30%-50% (LMI)	1,390	32.9%	2,835	67.1%	0	0.0%
>50%-80% (LMI)	1075	13.3%	7,035	86.8%	0	0.0%
>80%-100%	225	4.6%	4,670	95.5%	0	0.0%
>100%	280	1.1%	24,405	98.8%	0	0.0%
Total Renters/Owners	4,785	10.7%	39,815	88.6%	310	0.7%
Total LMI HHs (0-80% AMI)	4,280	27.9%	10,740	70.0%	310	2.0%
Dayton						
0-30% (LMI)	1,340	57.3%	765	32.7%	235	10.0%
>30%-50% (LMI)	1,175	35.4%	2,140	64.6%	0	0.0%
>50%-80% (LMI)	730	12.6%	5,065	87.4%	0	0.0%
>80%-100%	110	3.4%	3,160	96.8%	0	0.0%
>100%	220	1.6%	13,205	98.3%	0	0.0%
Total Renters/Owners	3,575	12.7%	24,335	86.5%	235	0.8%
Total LMI HHs (0-80% AMI)	3,245	28.3%	7,970	69.6%	235	2.1%
Kettering						
0-30% (LMI)	475	71.4%	110	16.5%	75	11.3%
>30%-50% (LMI)	215	23.6%	695	76.4%	0	0.0%
>50%-80% (LMI)	345	14.9%	1,965	85.1%	0	0.0%
>80%-100%	115	7.1%	1,510	92.9%	0	0.0%
>100%	60	0.5%	11,200	99.5%	0	0.0%
Total Renters/Owners	1,210	7.2%	15,480	92.3%	75	0.4%
Total LMI HHs (0-80% AMI)	1,035	26.6%	2,770	71.3%	75	1.9%

Source: 2007-2011 CHAS

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,820	2,055	1,105	6,980	590	720	1,275	2,585
Large Related	695	395	125	1,215	90	215	135	440
Elderly	1,390	1,110	645	3,145	980	1,170	1,190	3,340
Other	4,875	2,100	1,250	8,225	700	515	870	2,085
Total need by income	10,780	5,660	3,125	19,565	2,360	2,620	3,470	8,450

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,315	830	60	4,205	465	435	295	1,195
Large Related	590	50	10	650	90	90	0	180
Elderly	1,080	360	130	1,570	695	435	395	1,525
Other	4,315	925	55	5,295	545	340	310	1,195
Total need by income	9,300	2,165	255	11,720	1,795	1,300	1,000	4,095

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information - 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	230	189	145	55	619	10	19	8	4	41
Multiple, unrelated family households	65	70	29	0	164	0	10	20	0	30
Other, non-family households	55	25	0	40	120	0	0	0	0	0
Total need by income	350	284	174	95	903	10	29	28	4	71

Data Source: 2007-2011 CHAS

Table 12 – Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Data Source Comments:

Describe the number and type of single-person households in need of housing assistance.

There are approximately 33,289 single person households within the Dayton-Kettering Consortium, per U.S. Census (S2501). Very little data is available pertaining purely to single-person households in need of housing assistance; however, one major trend that is becoming increasingly critical is the aging of the population and the increase in the number of single-person households with elderly householders, particularly those householders aged 75 and over. The challenges that will arise out of this demographic shift are numerous, including the need for more affordable and accessible senior housing, the need for additional funds to finance accessibility improvements, potential issues with code enforcement as elderly homeowners become less able to maintain their properties, and an increase in the number of vacant and blighted housing units due to the passing away of current residents who may own their homes outright.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

According to the Disability Characteristics Table (S1810) provided by the U.S. Census, 19% of Dayton's noninstitutionalized population has a disability, numbering 26,635 people within the Dayton population. In the same respect, 15% of the City of Kettering population has a disability, totaling 3,014 people. Collectively, there are 29,649 individuals who are recognized as having a disability within the Dayton-Kettering Consortium. In addition, both cities have experienced an increase in the number of households receiving Supplemental Security Income (SSI) benefits: the 2000 Census recognized 6.3% of households receiving SSI within the Dayton-Kettering Consortium, and the 2009-2013 ACS statistics recognize 8.6% of households, representing a 20.6% increase.

What are the most common housing problems?

The most common housing problems are the cost burden of housing due to the aging housing stock and low income of households, and the large inventory of vacant and abandoned structures.

According to the U.S. Census (DP04), of the 74,148 housing units which exist in Dayton, 65,654 units (88.5%) were built prior to 1980, and 36.1% were built prior to 1940. The City of Kettering housing boom took place in the 1950s, with a plurality of homes being built in that decade (32.3%). Of the 27,367 housing units within the City of Kettering, 24,320 units (88.9%) were built prior to 1980. As is the case in most cities, the age of the housing stock is a detriment to the affordability of housing.

In the case of Dayton, based on 2009-2013 ACS data, 35.4% of mortgaged owner-occupied households and 18.3% of non-mortgaged owner-occupied households are considered cost burdened. Similarly, 61.0% of renter-occupied households are considered cost burdened.

These increases in the share of cost burdensome housing units are likely due, in large part, to a major drop in incomes between 2000 and 2009-2013 due to the weak economy and loss of many good-paying jobs. For example, in 1999, the median household incomes of owner-occupied housing units and renter-occupied housing units were \$54,245 and \$24,784, respectively. By 2009-2013, these numbers had declined to \$43,493 and \$17,402, respectively. Housing costs play a role as well, but the inflation-adjusted costs for both owner-occupied and rental housing either remained flat (within the margin of error) or decreased in Dayton between 2000 and 2009-2013, when the largest increase in the share of cost burdensome housing occurred.

Similar trends have been observed in Kettering over the same time. Based on 2009-2013 ACS data, 27.5% of mortgaged owner-occupied households and 10.8% of non-mortgaged owner-occupied households are considered cost burdened. In renter-occupied households, 45.5% are considered cost burdened.

Much like Dayton, the increases in the share of cost burdensome housing was likely due to decreases in income rather than skyrocketing housing costs. In the case of Kettering, median household incomes of owner and renter-occupied housing units were \$77,332 and \$41,690, respectively in 1999. These numbers declined to an estimated \$64,282 and \$31,911, based on 2009-2013 ACS estimates. At the same time, median owner-occupied housing costs actually decreased, falling from \$1,376 to \$1,276 while gross monthly rental costs fell as well, falling from \$797 in 1999 to \$741 in 2009-2013.

The decreases in housing costs for owner-occupied housing units were likely driven by decreases in overall housing values and subsequent reductions in mortgage payments and property taxes, while the decreases in gross rental costs were likely due to the aging of Kettering's rental stock relative to adjacent communities and the inability of landlords to ask for higher rents due to flat/low demand.

Another common housing problem which impacts neighborhoods is the enormous inventory of vacant and abandoned structures. According to the U.S. Census (DP04), there are 16,787 vacant housing units in the City of Dayton and 2,101 vacant housing units in the City of Kettering. Many of these structures have been abandoned by owners and absentee landlords. However, a major contributor to the issue of abandoned homes are banks, who have in some cases, foreclosed upon the homeowners, then intentionally left the home in legal obscurity so they are not responsible for the maintenance while the home and surrounding neighborhood falls further into decline. This is a national epidemic.

Are any populations/household types more affected than others by these problems?

Household Income

Housing problems correlate closely with the household income of the tenants. Lower-income households tend to have a higher likelihood of experiencing one or more housing problems when compared to higher-income households due to the lack of housing choices available to lower-income individuals and families. This is especially true for cost burdensome housing: of renter-occupied units occupied by households earning less than 30% HAMFI, 64.1% of units in Dayton and 74.2% of units in Kettering pay more than 50% of their incomes toward housing costs.

Population Data (racial & ethnic groups)

In regards to disproportionate needs as they relate to racial and ethnic minorities, while there are few instances of disproportionate needs within each individual income bracket (i.e., white and African American households earning between 0%-30% of AMI), a discrepancy does exist with regards to the earnings of white households when compared to minority households in Dayton and Kettering as well as the Consortium as a whole. Due to the strong correlation between income and housing problems, this suggests that minority groups are more likely to experience housing problems.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

The homeless population of Montgomery County is also a reflection of the diversity, complex characteristics, demographics, and needs of homeless persons across the country. Despite other contributing factors, at its core, homelessness is a poverty issue. People in poverty who have serious mental illness or substance abuse disorders are at a higher risk for becoming homeless than those people who have those disabilities who are not poor. Individuals and families in poverty often face difficult decisions between paying for housing, food, childcare, transportation, and other living expenses. These households are often just a crisis away from becoming homeless. Rent and utility

arrears, high medical bills, bad credit, inadequate income, and family conflicts can result in formal or informal eviction and homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

The age and condition of the existing housing stock presents challenges. Regular maintenance and upkeep of obsolete housing is costly. The need for an unexpected major repair, such as roof or furnace replacement or repairing a broken water main, could be the tipping point to homelessness.

Another factor contributing to housing instability is low-income. Large percentages of households, particularly renter households, pay in excess of 30% of their income toward housing costs. If any issues arise that increase necessary expenditures, such as medical emergencies, or any reduction in income occurs, such as job losses or reduced weekly hours, the odds of falling behind on housing payments increases considerably and can lead to foreclosure or eviction.

CODE ENFORCEMENT

The Code Enforcement Program is a valuable tool in addressing deteriorating housing conditions which impact neighborhoods and communities. Restructuring the Code Enforcement Program so that targeted efforts are made in the most vulnerable neighborhoods is imperative to the success of housing stabilization in the City of Dayton. A more targeted approach would provide the Code Enforcement Program an opportunity to show the direct impact it can make on neighborhoods in capitalizing upon existing investment and arresting further decline. A system to determine measurable results is under development and will further reinforce the significance of the program.

The City of Dayton's federal entitlement budget continues to be heavily dedicated to exterior building inspection activity, as code enforcement receives over 25% of the community's total CDBG allocation. Inspection staff works diligently to tag deficient properties, but the City's administrative ability to conduct follow-up is limited, often leaving deficient properties to remain deficient. Fees associated with the citation create an additional burden on LMI residents, as the cost of these repairs are significant due to the age of the housing inventory. A reversal of the spending balance is warranted, with more spending each year allocated toward neighborhood investment through programs for rehabilitation and home repair, and less allocated toward code enforcement.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Per Chapter 24 of the Code of Federal Regulations (CFR), Section 91.205(b)(2), a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate – 10% higher – than the income level as a whole. As an example, consider if 40% of all LMI households are considered to be cost burdened with regards to housing, while 50% of all LMI African American households are considered to be cost burdened with regards to housing. In this example case, LMI African American families have a disproportionately greater need.

Several factors can influence housing problems, but as the data presented in the previous section illustrates, the large indicator of a household experiencing housing problems is household income: the lower the household's income, the more likely that household is to struggle with housing problems, with housing cost burdens being, by far, the most common housing problem in the Dayton-Kettering Consortium. As such, examining household incomes of common ethnic and racial groups is an essential step in pinpointing any disproportionately greater needs.

Income

Per 2009-2013 ACS numbers for the City of Dayton, 54.2% of African American households earn between \$0 and \$24,999, compared to 37.4% for white households, while 8.3% of African American households earn over \$75,000, compared to 16.5% for white households. Hispanic household numbers are so low that margins of error make the determination of statistically significant disproportionately greater needs difficult. According to 2009-2013 ACS data, 46.7% of Hispanic households earn between \$0 and \$24,999.

Per 2009-2013 ACS numbers for the City of Kettering, 37.3% of African American households earn between \$0 and \$24,999, compared to 22% of white households, while 7.9% of African American households earn over \$75,000, compared to 30.8% of white households. Regarding Hispanic households, 36.4% earn between \$0 and \$24,999 while 36.2% earn over \$75,000.

Note that the large margins of error for African American and Hispanic household earnings are too high to determine any level of statistical significance. This is due to Kettering having low (but rising) populations of racial and ethnic minority groups when compared to Dayton.

Despite the large margins of error for certain categories, African American households in both Dayton and Kettering tend to be more likely to earn less than white households, putting these individuals and families at a greater risk of struggling with housing problems.

***Tables 13- 16**

Four housing problems are summarized in Tables 13-16:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

0%-30% of Area Median Income**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,350	2,620	1,320
White	5,890	955	535
Black / African American	6,965	1,595	690
Asian	35	15	15
American Indian, Alaska Native	30	0	4
Pacific Islander	0	0	0
Hispanic	225	0	40

Data Source: 2007-2011 CHAS

30%-50% of Area Median Income**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,460	3,145	0
White	5,110	1,955	0
Black / African American	2,935	1,090	0
Asian	55	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	250	55	0

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,950	9,025	0
White	4,160	5,935	0
Black / African American	2,485	2,725	0
Asian	45	80	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	120	165	0

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,080	5,475	0
White	1,365	3,980	0
Black / African American	655	1,350	0
Asian	25	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	40	0

Data Source: 2007-2011 CHAS

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provides information for the city as a whole that can be useful in describing overall need.

The section below provides a brief summary of the percentage of households struggling with severe housing problems by race and ethnicity. More detailed breakdowns of each particular housing problem (cost burdens, substandard housing, overcrowding) follow this section.

***Tables 17 - 20**

Four housing problems are summarized in Tables 17-20:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,430	4,540	1,320
White	4,965	1,890	535
Black / African American	6,020	2,540	690
Asian	35	15	15
American Indian, Alaska Native	20	10	4
Pacific Islander	0	0	0
Hispanic	215	10	40

Data Source: 2007-2011 CHAS

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,915	7,690	0
White	2,355	4,705	0
Black / African American	1,335	2,690	0
Asian	29	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	170	0

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,665	14,310	0
White	975	9,115	0
Black / African American	580	4,630	0
Asian	25	100	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	40	245	0

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	360	7,190	0
White	255	5,085	0
Black / African American	90	1,915	0
Asian	15	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	40	0

Data Source: 2007-2011 CHAS

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,095	13,950	16,010	1,370
White	7,597	9,340	7,990	565
Black / African American	12,420	5,599	7,390	710
Asian	400	89	100	15
American Indian, Alaska Native	28	40	20	4
Pacific Islander	0	0	0	0
Hispanic	650	255	334	40

Data Source: 2007-2011 CHAS

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing problems are wide-spread in the Dayton-Kettering Consortium among LMI households, regardless of race. The few instances on the preceding pages where a disproportionate need is apparent only occur with racial groups with very low populations, suggesting that small sample sizes are being utilized which entail large margins of error; therefore, no accurate conclusions can be drawn from the data.

If they have needs not identified above, what are those needs?

Not applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are areas of racial and ethnic concentration within the City of Dayton and areas of racial concentration within the City of Kettering.

City of Dayton

The City of Dayton contains areas of racial concentration with regards to the populations of both African Americans and Asians, with much of the western portion of the city being racially concentrated with regards to the African American population and one block group being racially concentrated with regards to the Asian population.

Two additional block groups are considered ethnically concentrated with regards to the Hispanic population. These block groups are CT 19, BG 4 (portion of the Burkhardt Neighborhood) and CT 22, BG 2 (portion of the Twin Towers Neighborhood).

City of Kettering

The areas of racial concentration within the City of Kettering tend to be block groups with a large share of renter-targeted housing, such as large apartment complexes (Van Buren Apartments, the Oak Creek Area, and the Georgetown Apartments). This suggests that, while racial and ethnic minority population numbers have been growing in Kettering, owner-targeted housing remains out of reach for many of these individuals and families.

In Kettering, CT 211, BG 1; CT 218; and CT 204, BG 1 are all areas of racial concentration, with CT 211, BG 1 and CT 218 being considered racially concentrated with regards to the African American population

and with CT 204, BG 1 being generally racially concentrated, with a racial minority population of 19.1% compared to Kettering's overall racial minority population of 7.4%.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

GDPM is the single largest public provider of housing for LMI households in the greater Dayton region. As part of an ongoing effort to transition its existing public housing stock to adequately meet the needs of local eligible families, GDPM continues to clear the inventory of outdated and deficient stock, expand its portfolio of affordable housing, and modernize and renovate public housing units where appropriate.

Currently, there are 2,181 units of public housing within the City of Dayton and 16 units in the City of Kettering. GDPM manages 2,743 (excluding non-dwelling and non-Annual Contribution Contract) units of public housing; 80% are located in Dayton and 1% in Kettering. The most common unit size in Dayton is one bedroom, representing 49.2% of the total stock, followed by two bedrooms (27.3%) and three bedrooms (17.2%). GDPM offers 21 studio units, 88 four-bedrooms, 16 five-bedrooms and 2 six-bedrooms in Dayton. All of GDPM's public housing units within Kettering are one-bedroom units.

Over the last ten years, GDPM's public housing inventory has decreased by 22%. In 2005, GDPM managed 3,517 public housing units. GDPM has since demolished 774 units that were outdated, required substantial rehabilitation, and were located in sites with vacancy rates exceeding 30%. The housing need for families with extremely low incomes continues to be an extensive need. Of the 2,629 families currently on the waiting list for public housing, 77.7% represent families with extremely low income (less than 30% of area median income [AMI]).

Totals in Use

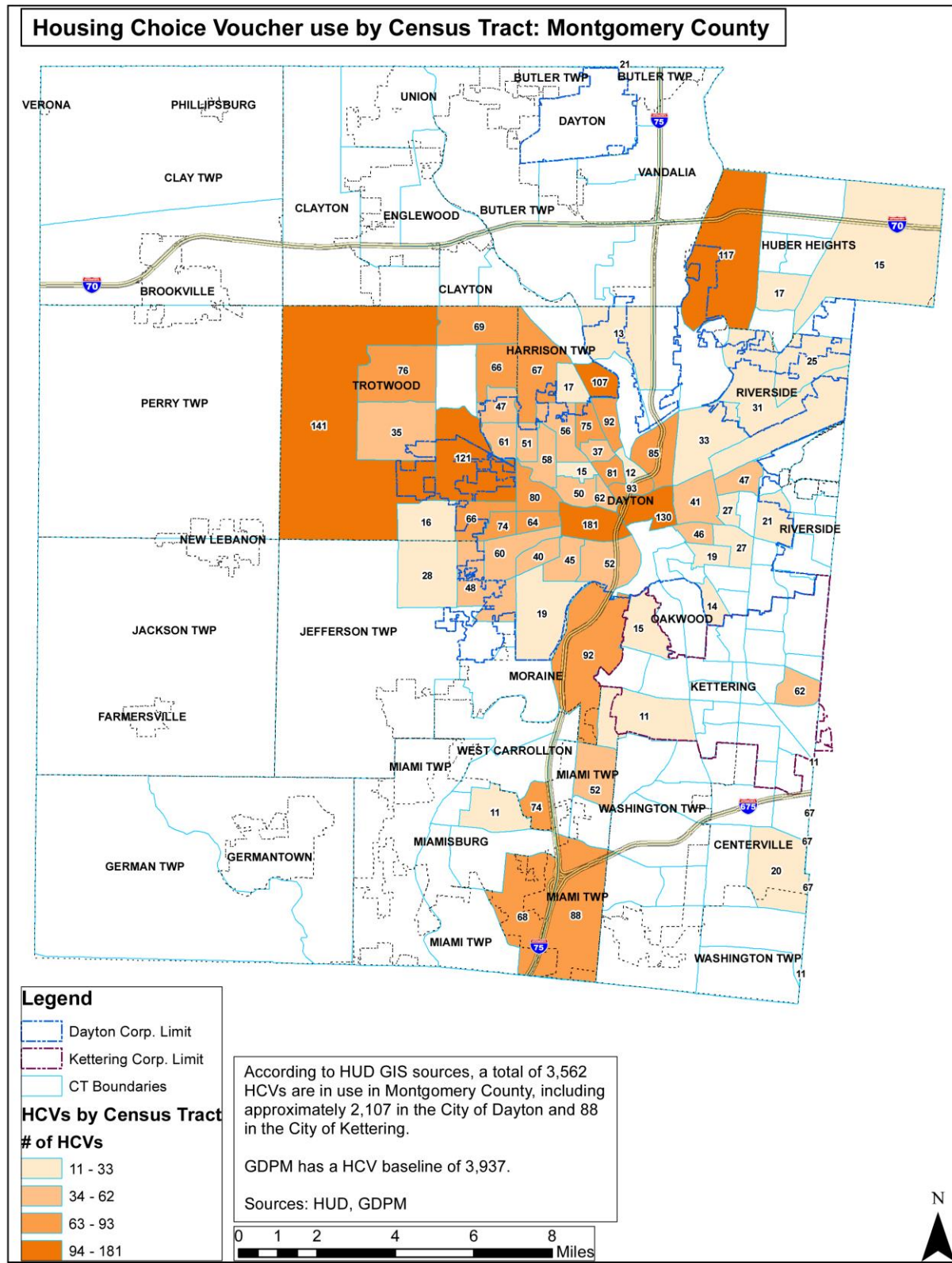
Table 22 - Public Housing by Program Type

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	48	2,601	3,990	811	3,179	183	150	1,809

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name: GDPM

Housing Choice Voucher Usage in Montgomery County by Census Tract



Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	4,288	5,679	7,536	9,777	14,113	9,692	6,604	0
Average length of stay	2	3	5	4	5	4	0	0
Average Household size	1	2	1	2	4	2	1	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	10	0	538	550	0	544	2	0
# of Disabled Families	36	2	658	1,111	6	1,087	9	0
# of Families requesting accessibility features	186	36	2,523	3,575	34	3,463	46	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 24 – Race of Public Housing Residents by Program Type

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	94	2	545	711	1	687	17	0	0
Black/African American	92	34	1,957	2,838	33	2,750	29	0	0
Asian	0	0	6	8	0	8	0	0	0
American Indian/Alaska Native	0	0	12	9	0	9	0	0	0
Pacific Islander	0	0	3	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 25 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	1	1	81	85	0	81	4	0	0
Not Hispanic	185	35	2,442	3,490	34	3,382	42	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Authority entered into a Voluntary Compliance Agreement (VCA) for Section 504 compliance with HUD in August of 2010. Following the VCA Agreement, the Authority conducted a Section 504 needs assessment and transition plan in 2011.

The number of accessible units required has fluctuated with the total number of units in GDPM's public housing inventory. During the previous Consolidated Plan reporting period (2011-2015), 31 units met Uniform Federal Accessibility Standards (UFAS), and eight units were sight and sound accessible. The current VCA compliance requirements include 134 UFAS units and 54 sensory units. GDPM has completed 110 of the 134 UFAS mobility units, 14 are underway with 10 units remaining to be converted. Of the sight and sound units, 39 of the 54 units have been completed and eight units are underway, leaving 7 units remaining to be converted.

Accommodations in private Section 8 units are provided on a voluntary basis by landlords participating in the program. It is unknown how many private rental units have been modified to meet the needs of tenants with disabilities. There are 417 families on the public housing wait list in need of accessible units which represents 16% of the total families waiting for housing. There are 1,111 current public housing residents classified as disabled/handicapped. Of the total accessible units available within public housing, 81.33% are occupied with disabled/handicapped tenants.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The need for local affordable housing remains substantial, as is apparent in review of the waiting list for public housing. As of July 2015, 2,629 families are waiting for public housing. The previous Consolidated Plan, developed in 2010, reported 2,055 households waiting for public housing. The wait list has grown by 21.83% in the last five years. GDPM reported that the average wait time was six to twelve months. The wait time will vary based upon the desired site selected. The need was strongest for smaller units, as 2,355 applicants (90.37%) requested one- or two-bedroom facilities.

Characteristics of households on the GDPM public housing waiting list include 77.7% that are extremely low-income; 2.8% that are very low-income, and 1.9% that are low-income. In regards to race and ethnicity, records indicate show that 70.2% are African American, 27.6% are White, and 2.6% are Hispanic. Families with children make up 35.5% of the wait list, and families with disabilities make up 15.9%.

In addition to public housing facilities, GDPM manages 3,990 Section 8 Housing Choice Vouchers, 3,681 of which are currently in use. As of July 2015, there were 6,304 households on the waiting list for Section 8 vouchers. In 2010, there were 3,616 households on the waiting list, indicating an increase of 42.64% over the last five years. The list was last opened for registration in January 2015; the estimated wait time for a voucher is three years. Approximately 300-400 units turn over annually. GDPM reported during the development of the previous Consolidated Plan that the most important unmet need of the Section 8 Housing Choice Voucher program is the insufficient supply of units that meet the Authority's housing quality standards.

Similar to the waiting list for public housing, the waiting list for vouchers disproportionately includes African American families, who represent only about one-fifth of all households in Montgomery County, but constitute the vast majority (82.9%) of families in need of Section 8 assistance.

How do these needs compare to the housing needs of the population at large?

As of July 2015, 2,601 households were residing in GDPM public housing units: 42.71% were disabled and 20.84% classified as elderly. African American households were disproportionately represented, comprising 78.66% of all public housing residents and only 20.3% of the overall population in Montgomery County. As of July 2015, 42.71% of the Authority's clientele consisted of households with a physically disabled member and an additional 20.84% were classified as elderly. African American households were disproportionately represented, comprising 78.66% of all public housing residents and only 20.3% of the overall population in Montgomery County. The housing needs are consistent with the lowest income population having the greatest need of housing as well as the elderly and disabled population needing Americans with Disabilities Act (ADA) compliant housing.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

In 2006, the Homeless Solutions 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness was adopted by the Cities of Dayton, Kettering and Montgomery County. The Plan's development and implementation was led by Dayton's City Manager and the Montgomery County Administrator. The plan provides the policy framework for the community's Continuum of Care (CoC) to address homelessness in our community.

The homeless definition used is "literally homeless". According to this definition, an individual or family is considered literally homeless who lacks a fixed, regular and adequate nighttime residence meaning:

- Has a primary residence that is a public or private place not meant for human habitation;
- Is living in a publically or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, and local government programs); or
- Is exiting an institution where s(he) has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation before entering that institution.

Homeless Needs Assessment

Table 26 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	218	0	0	0	0	0
Persons in Households with Only Children	1	0	0	0	0	0
Persons in Households with Only Adults	434	46	0	0	0	0
Chronically Homeless Individuals	23	3	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	60	2	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	0	0	0	0

Data Source Comments: 2015 Point In Time Count Also note the "unsheltered" and "sheltered" fields are reversed in IDIS. (218 are sheltered)

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Descriptions of each of these categories are outlined in the subsequent sections.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Each year the CoC conducts a point-in-time count of persons residing in shelter and transitional housing facilities, and living unsheltered in Montgomery County. The point-in-time count is a statistically reliable tally of who is homeless on a given night, and where they are residing. Table 26 provides information on the number of sheltered and unsheltered homeless families and individuals on the night of January 27, 2015. A total of 739 households (971 people) were identified; 46 households (6%) were unsheltered. All of the unsheltered homeless households were single adult households without children. There were 98 families with a total of 317 people staying at one of the community's gateway shelters or transitional housing programs on the night of the count. There was one unaccompanied minor residing at the gateway shelter for youth.

Ending homelessness for veterans is a local and national priority. Substantial federal resources have been made available through the U.S. Department of Veteran Affairs to help veterans with different levels of need. Some veterans are not eligible for these resources and need assistance with CoC resources. Most veterans enter homelessness through the shelter system. Veterans comprise 11% of the single adult male population and 3% of the family households in the community's gateway shelters.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2015 Point in Time Count identified the following racial and ethnic group categorization:

- White: 42%
- African American: 51%,
- Other or Multiple Races: 7%
- Non-Hispanic: 98%,
- Hispanic: 2%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

During 2014, there were 3,046 households (4,048 people) who experienced homelessness and were served in one of the community's gateway shelters in Montgomery County. There were 475 families; 89 unaccompanied minors between the ages 11-17; and 2,482 single adults served in the gateway shelters. Many of the households served were new to homelessness, with 40% of single adults and 49% of families having experienced their first stay in a gateway shelter in 2014.

Among the homeless single adult population, men comprise 65% and women 35%. More than half of each population served – 61% of families, 67% of single adult men, and 67% of single adult females – self-report having a disability. Of the homeless adults who self-report having a disability, 75% cite having a mental health or substance abuse disorder. Nearly all of the community's homeless families (93%) are headed by females, and 57% of these households have no reported income. The average

family size is three persons. African Americans are disproportionately represented in the homeless population, comprising 59% of all families and 48% of all homeless single adults.

Discussion:

High levels of unemployment, drug and alcohol addiction, and mental health issues are the main contributing factors of homelessness. Clustering these populations into one area where there are already high levels of crime is not helpful to the populations or the community. Those with criminal backgrounds find it difficult to gain employment. The need to spread the at-risk populations throughout various communities offers the opportunity to develop successful life skills to bring them out of poverty and into permanent housing.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. The vast majority of persons with such special needs also have very low incomes. It is very difficult to determine a precise number of individuals with special needs in the cities of Dayton and Kettering. The unmet needs data in this section was obtained from focus groups and discussions held with area organizations that serve special needs populations and also from completed surveys from service providers.

Describe the characteristics of special needs populations in your community:

The non-homeless special needs populations that are most characteristic of the Dayton-Kettering Consortium include the elderly and disabled populations.

Elderly

Elderly households are considered those households ages 62 and older. The majority of elderly residents are LMI, living on a fixed income, and unable to maintain their current housing or afford to pay rent. A major trend that is becoming increasingly critical is the aging of the population and the increase in the number of single-person households with elderly householders, particularly those householders ages 75 and older.

Disabled

Dayton's noninstitutionalized population has a 19% rate of physical disability, totaling 26,635 people. Kettering's noninstitutionalized population has a 15% physical disability rate, numbering 3,014 people. Collectively, there are 29,649 individuals who are recognized as having a disability within the Dayton-Kettering Consortium. To further cite the growing disabled population, Dayton and Kettering have experienced an increase in the number of households receiving Supplemental Security Income (SSI) benefits. The 2000 Census recognized that there are 6.3% of households receiving SSI within the Dayton-Kettering Consortium. The 2009-2013 statistics show an increase to 8.6%, a 20.6% increase.

Disabilities go beyond the physical to include mental and developmental disabilities. While these numbers are harder to track, they are evident throughout the community. It is estimated that mental disorders affect one-quarter of all Americans. Mental disability shows no bias for age, gender, income, ethnicity, religion or geography; however, LMI individuals lack the financial means for much needed services and medical attention required and therefore, debilitating mental illness has a higher prevalence in LMI populations. Untreated, these disabilities can manifest into alcohol and drug addictions.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly

Elderly households are often unable to maintain existing homes or afford rent payments. The numbers of elderly requiring medical and other services to remain in their homes, rather than in medical facilities, continues to increase. These elderly will need long-term services and support, and they face challenges to afford such care and assistance.

There is a need for more affordable and accessible senior housing. Housing types include independent living that is accessible, independent living with in-home care, assisted living facilities, and nursing facilities. Elderly homeowners will require additional funds to finance accessibility improvements. Potential issues will arise with code enforcement as elderly homeowners become less able to maintain their properties, and the number of vacant and blighted housing units in the community will increase due to the passing away of current residents who may own their homes outright. Many seniors are also below the poverty level, adding more challenges to finding affordable care and housing. Needed services include healthcare and medication management, meals and nutritional counseling, caregiver support, abuse prevention and advocacy, money management, personal services, housekeeping and homemaker assistance, and transportation.

Disabled

As discussed within the elderly population, there is a need for accessible ADA-compliant housing for the physically disabled. Homeowners need additional funds to finance accessibility improvements and new affordable accessible units need to be developed in both the rental and homeowner markets.

There is a desperate need for consistent and thorough case management of those with mental and developmental disabilities. In too many cases, individuals become chronically homeless because of ineffective case management where they are not seen on a consistent basis and are not provided the services they desperately need. Alcohol and drug addiction is often connected to mental illness. The heroin epidemic experienced throughout the country is prevalent in the Dayton area as well. It was noted in the Health, Human Services and Homelessness Focus Group that finding services for treatment of drug and alcohol addiction is difficult.

Supportive housing addresses the housing needs of those in homelessness combined with a disability. The Homeless Solutions Community 10 Year Plan recognizes the need for supportive housing so much that a goal to produce 750 units of additional supportive housing is becoming a reality.

Throughout the consolidated planning process, the Non-Homeless Special Needs population needs have been assessed through the use of focus group meetings, stakeholder meetings, staff meetings, a Town Hall meeting, and the collection of community surveys.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Not applicable. The City of Dayton declines its HOPWA entitlement. The City of Kettering does not receive HOPWA entitlement funds.

Discussion:

There are a number of agencies in the Dayton area that exist to serve the special needs populations, including but not limited to ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavior Health, Kettering Behavioral Health, Goodwill Easter Seals, Homefull, Places, and Eastway Corp. According to the Montgomery County Family Resource Guide, there are 15 agencies that provide addiction treatment services, 18 agencies that provide mental health services, 19 medical health centers, and nine local hospitals. This extensive list of providers and facilities suggest a substantial amount of services are available for the special needs populations within the Dayton area.

Case management is a collaborative process of assessment, planning, facilitating, care coordination, evaluation, and advocacy for options and services to meet an individual's or family's comprehensive needs. Housing-focused case management concentrates on the areas that directly impact a particular household's stability in housing. Montgomery County, along with the Cities of Dayton and Kettering, has a successful comprehensive CoC with an established collaborative system in place with regards to housing. There needs to be the same comprehensive continuum in regards to service providers and in conjunction with supportive housing to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing. Case management is a colossal endeavor; because an individual or family's success depends upon it, there must be greater coordination and accountability.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

A consistent theme throughout the focus groups and survey responses has been the need for places for youth to congregate within the City of Dayton, whether it is an activity center or neighborhood park with athletic courts and skate parks. This not only provides a place for youth to get exercise, enjoy programming, and benefit from training, it also offers a deterrent to crime and ill behavior.

The City of Dayton has sponsored a variety of improvements to parks and recreation facilities that benefit the entire city. The Departments of Planning and Community Development and Recreation and Youth Services partnered in 2015 to execute a capital improvement program that replaced basketball and tennis courts at a variety of neighborhood parks. In conjunction with the Major League Baseball All-Star Game and related events in Cincinnati, Howell Field's scoreboard, bleachers, and fencing were updated and replaced.

While small parks seem ideal for neighborhoods, the issue of maintaining the parks and ensuring the safety of those within and surrounding the parks are essential to their success. City of Dayton staff has expressed an inability to take on additional parks. Survey responses indicate that the existing parks are not being well maintained. A joint effort by the neighborhood organizations, City staff, and the police department is necessary for optimal success for the neighborhood and youth.

The City of Kettering is rich with thriving public facilities including Frazee Pavilion, Rosewood Arts Center, and Kettering Recreation Complex and Ice Arena. While some of these venues charge admission fees, these facilities benefit the entire community. The City of Kettering has been successful in keeping the underserved in mind when planning such venues. Kettering will be undertaking a Parks Master Plan update next year.

How were these needs determined?

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

Describe the jurisdiction's need for Public Improvements:

The need to address neighborhood safety is the primary non-housing community development need for the City of Dayton. The perception of excessive crime, abandoned lots and structures, the drug epidemic, and the lack of maintenance of vegetation along right-of-ways contribute to this overwhelming concern. Street lighting improvements; sidewalk improvements; neighborhood street improvements; and maintenance of trees, shrubs, and vegetation are examples of initiatives the City of Dayton can implement to address the perception of neighborhood safety.

In 2013, the City of Kettering received \$40 million through the now-repealed Ohio estate tax. The funds were placed into the City's capital improvement fund and drawn annually to address capital projects needed throughout Kettering. These funds are projected to last another 15-20 years, making a significant impact on the financing of infrastructure projects. Even with the windfall of funding, the City is running out of roads that require repaving improvements only. Over the next 20 years, large sections of underground utility systems, including the storm sewer network, will need to be replaced.

How were these needs determined?

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

Describe the jurisdiction's need for Public Services:

Senior Services

Services for the senior population will continue to be a need in the cities of Dayton and Kettering. There is an urgent need for organizations and services that connect local senior citizens with existing services such as transportation, health and wellness, rental assistance, and public housing. The senior population – particularly in Kettering – has grown rapidly over the last 20 years and will continue will continually rise as the Baby Boomer generation reaches retirement.

Kettering's existing senior services attract retirees to the community. The city's existing four 24-unit Franklin Foundation senior housing developments and 102-unit Terraces complex provide affordable housing units to senior citizens, and more senior living complexes will likely be developed in the future.

Youth Services

All forms of community and stakeholder input stressed the need for youth activities located within the City of Dayton, many in collaboration with public facilities and school systems. After-school and summer school programs are an asset for recreational and educational purposes. Vocational training opportunities will prepare youth for careers in skilled trades. Engaging youth through educational, recreational, and vocational training will prepare them for adulthood while keeping them engaged, thereby serving as a crime deterrent.

Employment Services

In order to combat poverty and create wealth, job coaching and job training programs are increasingly vital community development services. In recent decades, the Dayton Metropolitan Statistical Area

(MSA) has experienced slow job growth relative to Ohio and the entire country; however, 2014 represented a year of considerable job growth, which may signal additional growth in the availability of decent-wage jobs. Connecting residents with these jobs and providing the necessary prerequisite training is critical to the future economic health of the region's population.

How were these needs determined?

These needs were determined by looking at recent demographic and economic data. The populations of both Dayton and Kettering continue to age rapidly. The relative economic weakness of the whole region in recent years has impacted Dayton and Kettering considerably in areas of income, poverty, and housing affordability.

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis provides an overview of demographic, economic, and housing trends that influence the administration of Dayton and Kettering's programs over the Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan proposed projects and programs.

The Housing Market Analysis provides data and narrative information regarding the characteristics of the local housing market, including supply, demand, condition, and cost of housing; the housing stock available to serve persons with disabilities and other special needs; the condition and needs of public and assisted housing; a brief inventory of facilities, housing, and services that meet the needs of homeless persons; regulatory barriers to affordable housing; and the effects on the housing market of the overall economy.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

General Housing Numbers, Tenure & Vacancy

The housing supply in Dayton has changed considerably in the last decade. An influx of funding through Moving Ohio Forward (MOF), Neighborhood Stabilization Program (NSP), and Neighborhood Initiative Programs (NIP) grants allowed for substantial demolition activity throughout the city. The number of housing units in Dayton dropped from 77,321 in 2000 to 74,148 in the 2009-2013 ACS period. The homeownership rate dropped from 52.8% in 2000 to 49.9% in 2010, while the number of vacant housing units increased from 9,912 to 15,661 during the same period. Dayton's vacancy rate increased drastically from 12.8% in 2000 to 21.8% in 2010.

The most troubling change in the vacant housing units in Dayton is the number of vacant units in the "other" vacant category. Housing units in the "other" vacant category are likely to be abandoned, increasing the risk of community destabilization and deterioration of other housing units. The count of "other" vacant properties nearly tripled from 3,246 in 2000 to 8,134 in 2010.

In Kettering, the number of housing units did not increase in a statistically significant way between 2000 and 2009-2013, rising from 26,936 units in 2000 to 27,367 units in 2009-2013. Between 2000 and 2010, Kettering's homeownership rate fell from 66.5% to 64.7%. During the same period, the number of vacant housing units rose from 1,279 to 2,175, representing an increase in vacancy rate from 4.7% to 7.9%. A large share of Kettering's vacant housing units at the 2010 Census were either for rent (1,023) or for sale (410), while 462 fell in the "other" vacant category, likely due to the large influx in foreclosure filings in the area.

All residential properties by number of units

Table 27 – Residential Properties by Unit Number

Property Type	Number	Percentage*
1-unit detached structure	65,067	64%
1-unit, attached structure	6,117	6%
2-4 units	11,437	11%
5-19 units	10,474	10%
20 or more units	7,378	7%
Mobile Home, boat, RV, van, etc	1,042	1%
Total	101,515	100%

**Figures may not sum to 100% due to rounding.*

Alternate Data Source Name: 2009-2013 ACS

Chart: Housing Characteristics: Share of 1-Unit, Detached

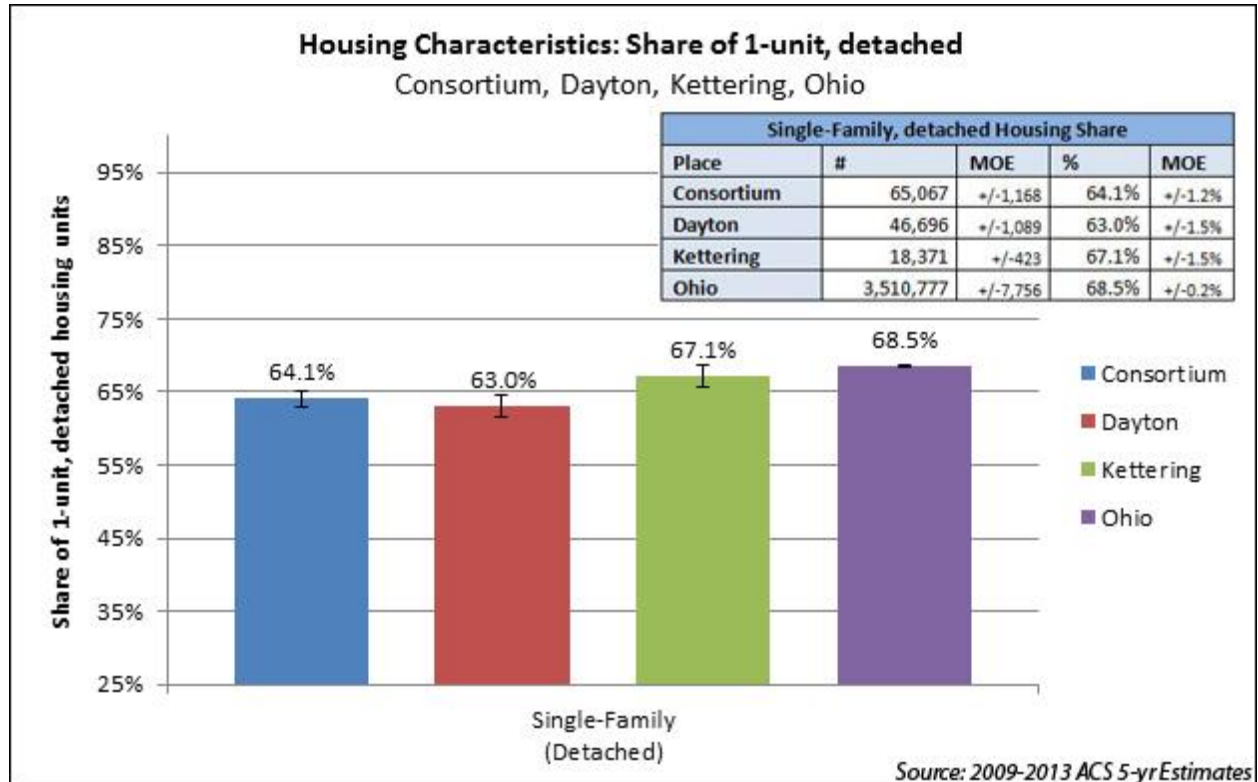
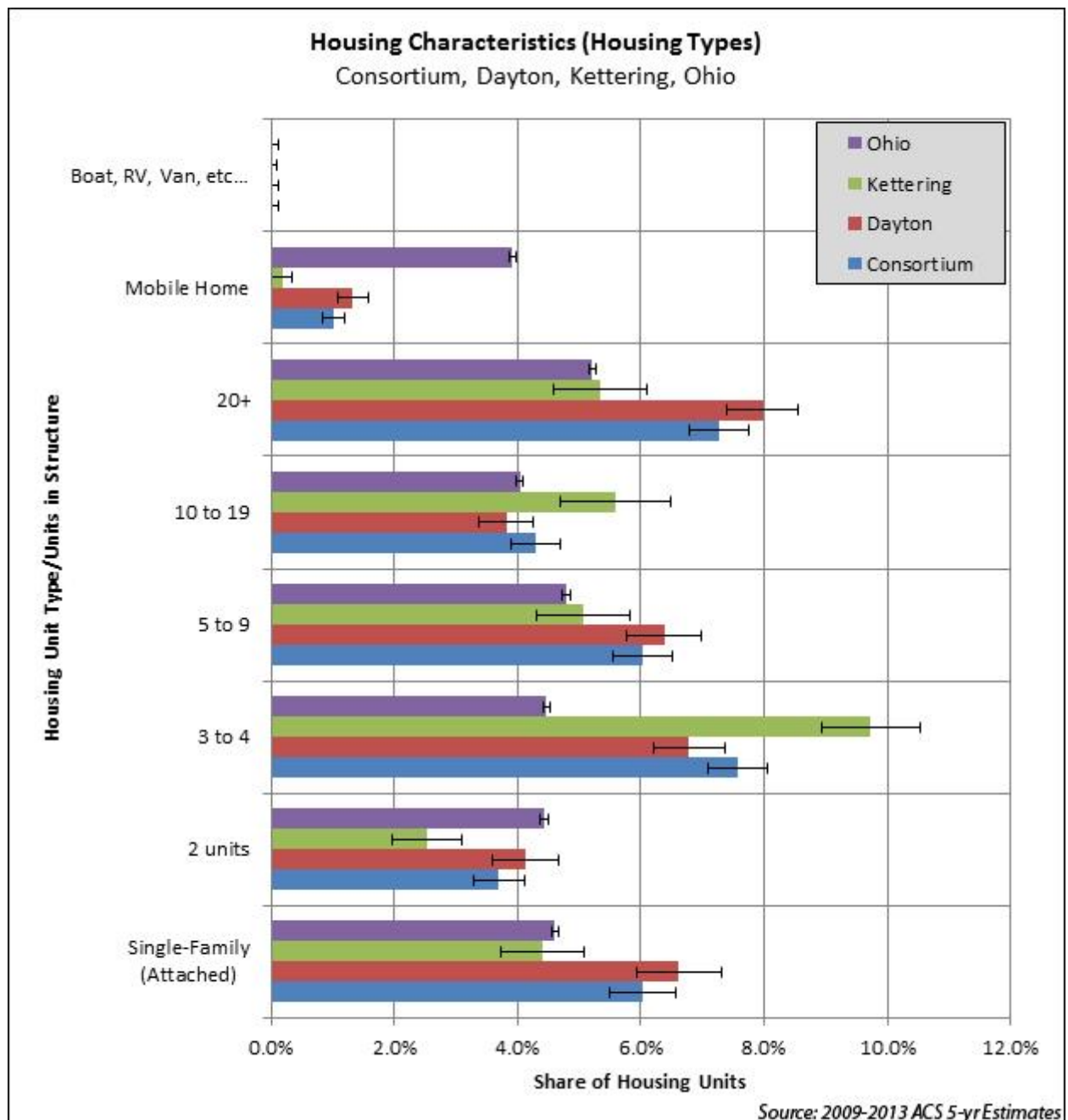


Chart: Housing Characteristics (Housing Types)



Unit Size by Tenure

Table 28 – Unit Size by Tenure

	Owners		Renters	
	Number	Percentage*	Number	Percentage*
No bedroom	105	0.1%	3,192	4.1%
1 bedroom	1,372	1.5%	21,451	27.7%
2 bedrooms	20,065	22.7%	30,225	40.0%
3 or more bedrooms	66,982	75.7%	22,637	29.21%
Total	88,524	100%	77,505	100%

**Figures may not sum to 100% due to rounding.*

Alternate Data Source Name:

2009-2013 ACS

Data Source Comments:

2009-2013 ACS data is more up-to-date than 2007-2011 data.

Table: Number of Bedrooms by Tenure

Dayton-Kettering Consortium Number of Bedrooms by Tenure								
Tenure	Renter-Occupied				Owner-Occupied			
# of Bedrooms	#	MOE	%	% MOE	#	MOE	%	% MOE
No Bedrooms	1,735	+/-267	4.4%	+/-0.7%	66	+/-38	0.2%	+/-0.1%
1 Bedroom	10,470	+/-631	26.8%	+/-1.6%	667	+/-173	1.5%	+/-0.4%
2 Bedrooms	15,081	+/-768	38.7%	+/-2.0%	10,020	+/-552	23.0%	+/-1.3%
3+ Bedrooms	11,731	+/-595	30.1%	+/-1.5%	32,857	+/-812	75.3%	+/-1.9%

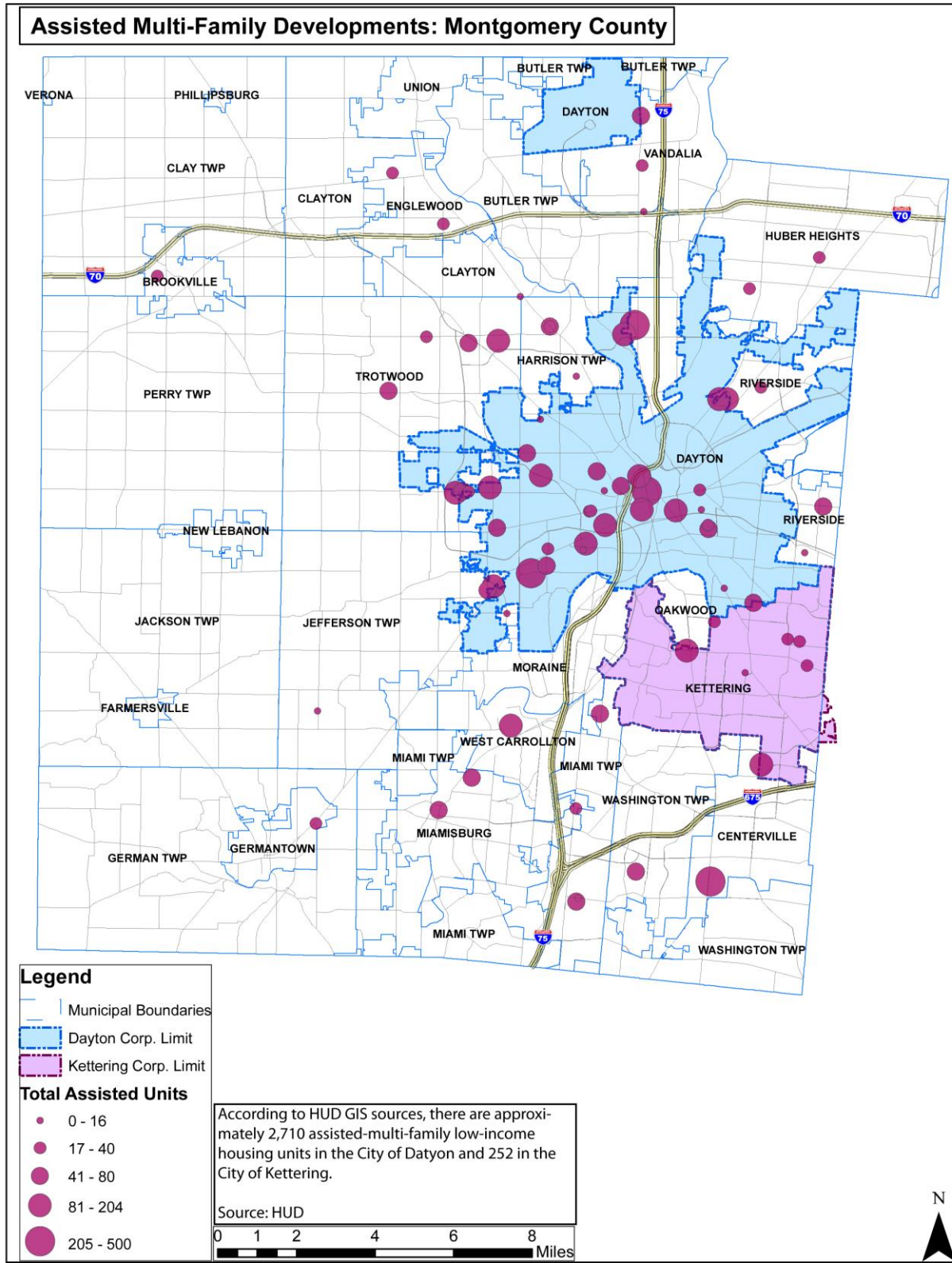
□

City of Dayton Number of Bedrooms by Tenure								
Tenure	Renter-Occupied				Owner-Occupied			
# of Bedrooms	#	MOE	%	% MOE	#	MOE	%	% MOE
No Bedrooms	1,261	+/-229	4.3%	+/-0.8%	47	+/-33	0.2%	+/-0.1%
1 Bedroom	8,115	+/-578	27.6%	+/-2.0%	555	+/-161	2.0%	+/-0.6%
2 Bedrooms	10,607	+/-685	36.1%	+/-2.3%	7,809	+/-486	27.9%	+/-1.7%
3+ Bedrooms	9,389	+/-537	32.0%	+/-1.8%	19,578	+/-635	69.9%	+/-2.3%

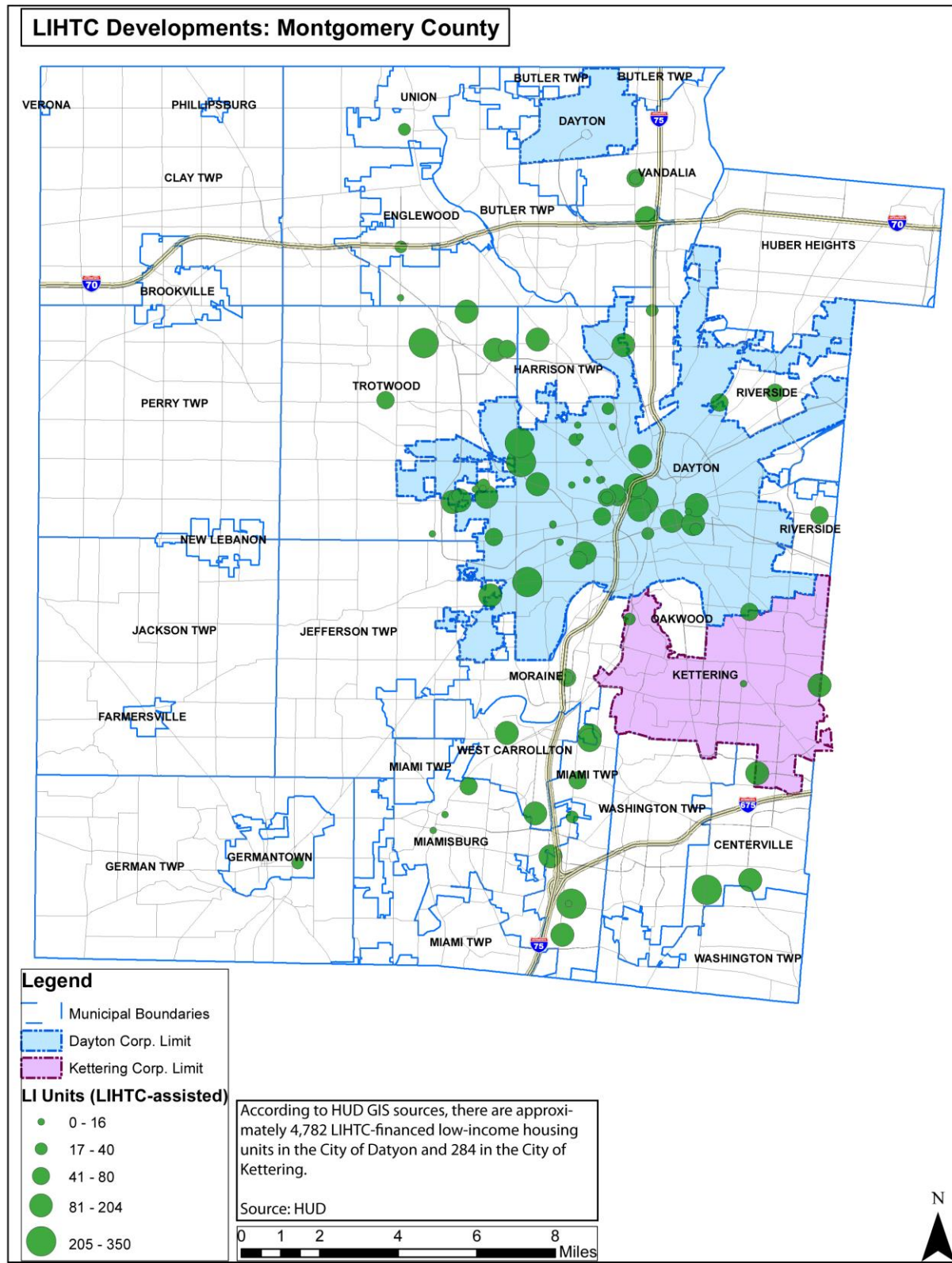
City of Kettering Number of Bedrooms by Tenure								
Tenure	Renter-Occupied				Owner-Occupied			
# of Bedrooms	#	MOE	%	% MOE	#	MOE	%	% MOE
No Bedrooms	474	+/-137	4.9%	+/-1.4%	19	+/-19	0.1%	+/-0.1%
1 Bedroom	2,355	+/-252	24.4%	+/-2.6%	112	+/-64	0.7%	+/-0.4%
2 Bedrooms	4,474	+/-348	46.4%	+/-3.6%	2,211	+/-261	14.2%	+/-1.7%
3+ Bedrooms	2,342	+/-256	24.3%	+/-2.7%	13,279	+/-505	85.0%	+/-3.2%

Source: 2009-2013 ACS 5-yr estimates

Map: Assisted Multi-Family Housing (non-LIHTC)



Map: LIHTC Development Locations



Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are thousands of assisted housing units in Dayton and Kettering financed through a variety of funding sources. The Low Income Housing Tax Credit (LIHTC) is the most commonly utilized funding mechanism for low-income housing in both cities, with the tax credit assisting approximately 4,782 units in the City of Dayton and 284 in the City of Kettering.

Other affordable housing funding mechanisms found within the consortium include Section 202, Section 8 (new construction and substantial rehabilitation), loan management set-aside (LMSA), Section 811 (housing for persons with disabilities), and project rental assistance contracts (PRAC). There are approximately 252 affordable units in Kettering and 2,710 affordable units in Dayton financed through such programs. The preceding maps depict the locations of these developments.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Between 2015 and 2019, GDPM expects to lose approximately 25 Section 8 units annually due to landlord withdrawal from the program.

Does the availability of housing units meet the needs of the population?

The need for local affordable housing remains substantial, as is apparent in review of the waiting list for public housing. As of July 2015, 2,629 families are waiting for public housing, a 21.83% increase over the count of 2,055 in 2010.

Describe the need for specific types of housing:

LMI homeowners need assistance in bringing their homes up to health, safety, and code-compliant standards. LMI elderly and the physically-disabled populations are burdened with the costs of accessibility modifications. There is a need for additional affordable and accessible homeowner and renter units.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The costs of rental and owner-occupied housing have not changed considerably in Dayton or Kettering since 2000. Factors influencing the steady housing costs include decreasing housing values and aging housing stock, particularly in the rental market. The increase in the share of cost-burdened housing is attributed to decreasing incomes rather than rising housing costs.

Owner Costs

Between 2000 and 2009-2013, median monthly costs of mortgaged owner-occupied housing units in Dayton decreased from \$1,043 to \$1,008, while the median monthly costs of non-mortgaged owner-occupied units rose from \$367 to \$382.

Over that same time, housing costs of mortgaged owner-occupied units in Kettering decreased from \$1,331 to \$1,276 while monthly non-mortgaged costs rose from \$451 to \$477.

The minor changes in owner-occupied housing costs are a result of the bursting of the housing bubble and subsequent decrease in value of housing units in the area. In addition, the weak economy of the area has put downward pressure on housing values and costs due to a lack of demand for housing in the area.

Renter Costs

Between 2000 and 2009-2013, median monthly gross renter costs in Dayton increased from \$606 to \$637. Over that same time, gross monthly rent costs in Kettering decreased slightly from \$771 to \$741. Alternatively, median contract rents in Dayton remained statistically unchanged, moving from \$486 in 2000 to \$477. In Kettering, median contract rents dropped from \$668 to \$593.

Cost of Housing

Table 29 – Cost of Housing

	Base Year: 2010	Most Recent Year: 2013	% Change
Median Home Value	79,100	69,600	-12%
Median Contract Rent	609	637	+5%

Alternate Data Source Name: 2009-2013 ACS
Data Source Comments: City of Dayton

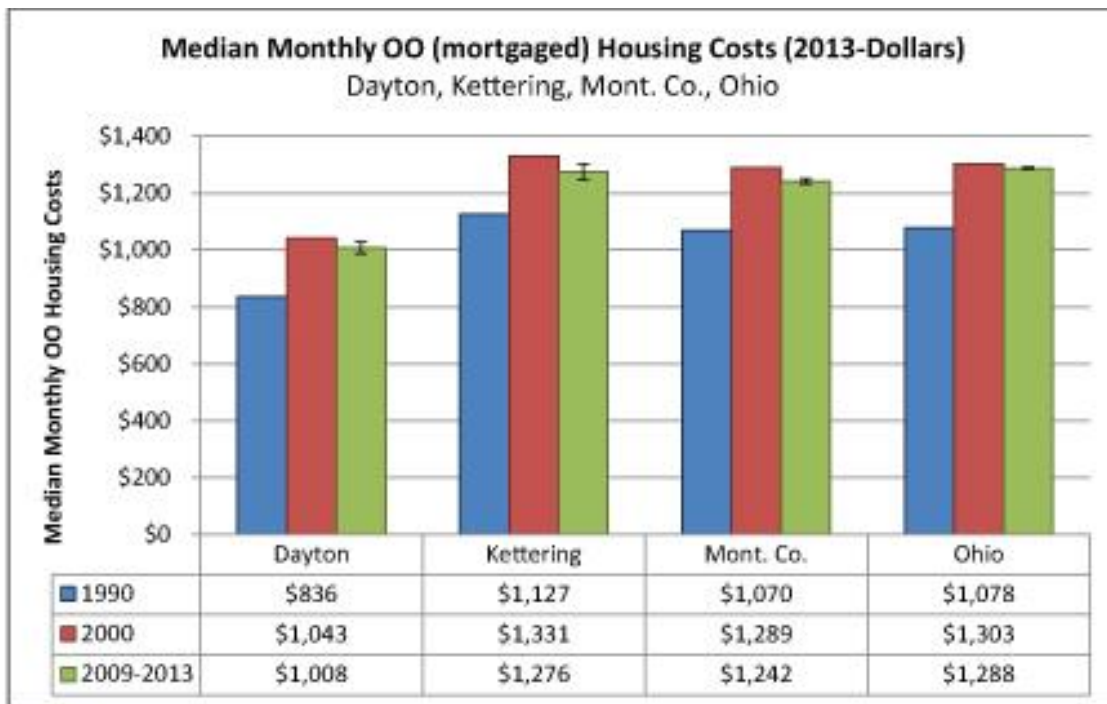
Table 30 - Rent Paid

Rent Paid	Number	Percentage*
Less than \$500	20,899	54.3%
\$500-999	16,479	42.8%
\$1,000-1,499	748	2.0%
\$1,500-1,999	145	0.4%
\$2,000 or more	217	0.6%
Total	38,488	100.0%

**Figures may not sum to 100% due to rounding.*

Data Source: 2007-2011 ACS

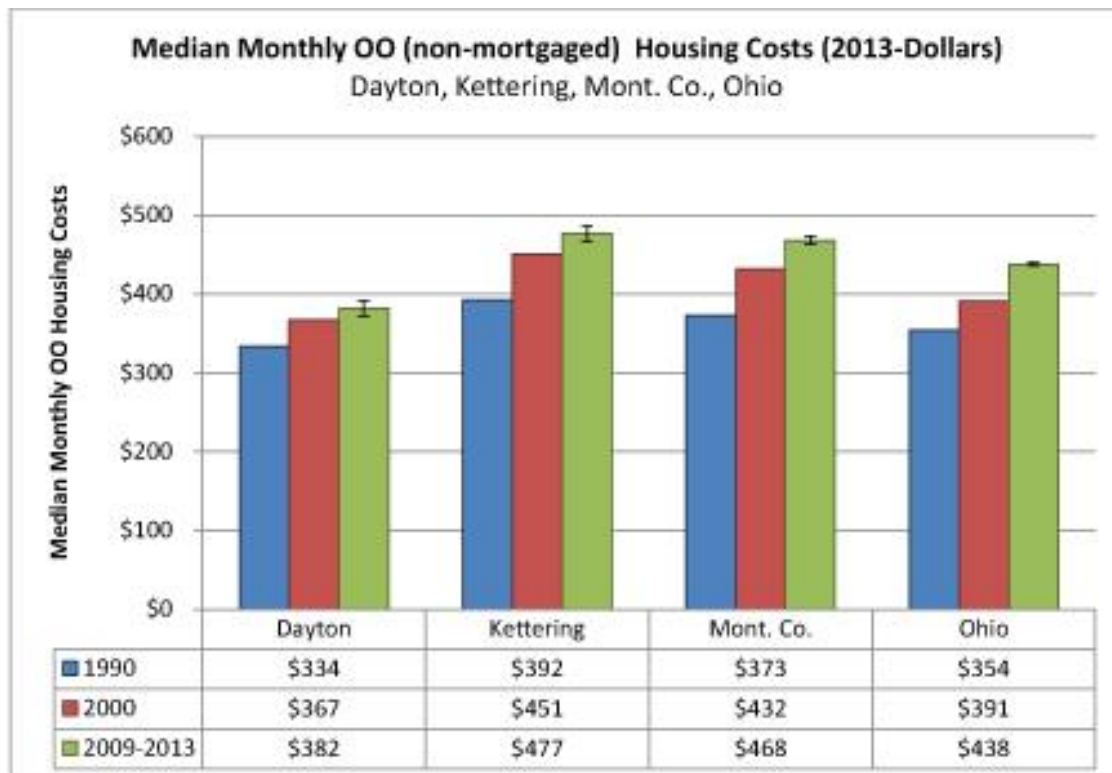
Chart: Median Monthly Owner Costs (mortgaged)



Median Monthly Owner-Occupied Housing Costs, mortgaged (2013-Dollars)							
Dayton, Kettering, Mont. Co., Ohio							
Place Year	1990	2000	% Change (1990-2000)	2009- 2013	MOE	% Change (2000— 2009-2013)	% Change (1990— 2009-2013)
Dayton	\$836	\$1,043	+24.7%	\$1,008	+/- \$21	-3.4%	+20.5%
Kettering	\$1,127	\$1,331	+18.2%	\$1,276	+/- \$27	-4.2%	+13.3%
Mont. Co.	\$1,070	\$1,289	+20.5%	\$1,242	+/- \$10	-3.7%	+16.1%
Ohio	\$1,078	\$1,303	+20.8%	\$1,288	+/- \$3	-1.1%	+19.5%

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

Chart: Median Monthly Owner Costs (non-mortgaged)



Median Monthly Owner-Occupied Housing Costs, non-mortgaged (2013-Dollars) Dayton, Kettering, Mont. Co., Ohio							
Place Year	1990	2000	% Change (1990-2000)	2009- 2013	MOE	% Change (2000— 2009-2013)	% Change (1990— 2009-2013)
Dayton	\$334	\$367	+9.9%	\$382	+/- \$10	+4.2%	+14.5%
Kettering	\$392	\$451	+14.9%	\$477	+/- \$10	+5.9%	+21.6%
Mont. Co.	\$373	\$432	+15.6%	\$468	+/- \$5	+8.4%	+25.4%
Ohio	\$354	\$391	+10.4%	\$438	+/- \$2	+12.0%	+23.6%

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

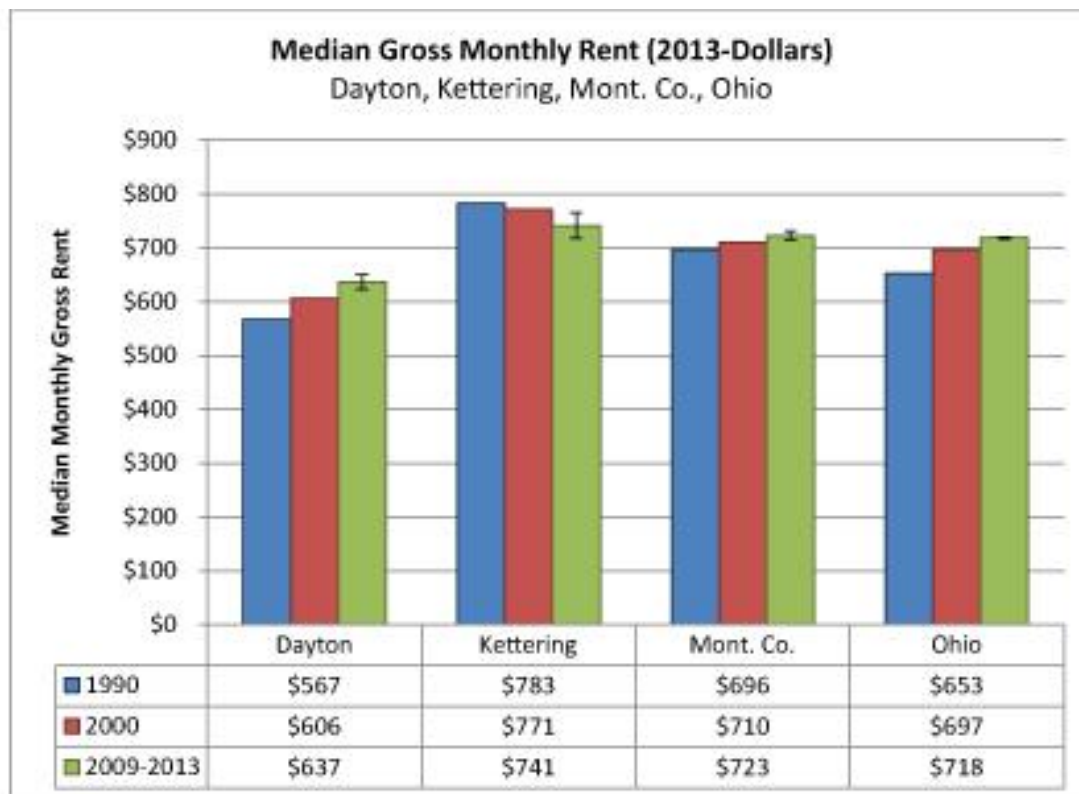
Renter Costs

Between 2000 and 2009-2013, median monthly gross renter costs in Dayton increased from \$606 to \$637. Over that same time, gross monthly rent costs in Kettering decreased slightly from \$771 to \$741. Alternatively, median contract rents in Dayton remained statistically unchanged, moving from \$486 in 2000 to \$477. In Kettering, median contract rents dropped from \$668 down to \$593.

Gross rent is defined as the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.), if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part

of the rental payment. Contract Rent is defined as the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent charged for the rental unit at the time of interview. As with owner-occupied housing costs, the modest changes in median monthly rental costs are representative of the aging rental housing stocks in both Dayton and Kettering.

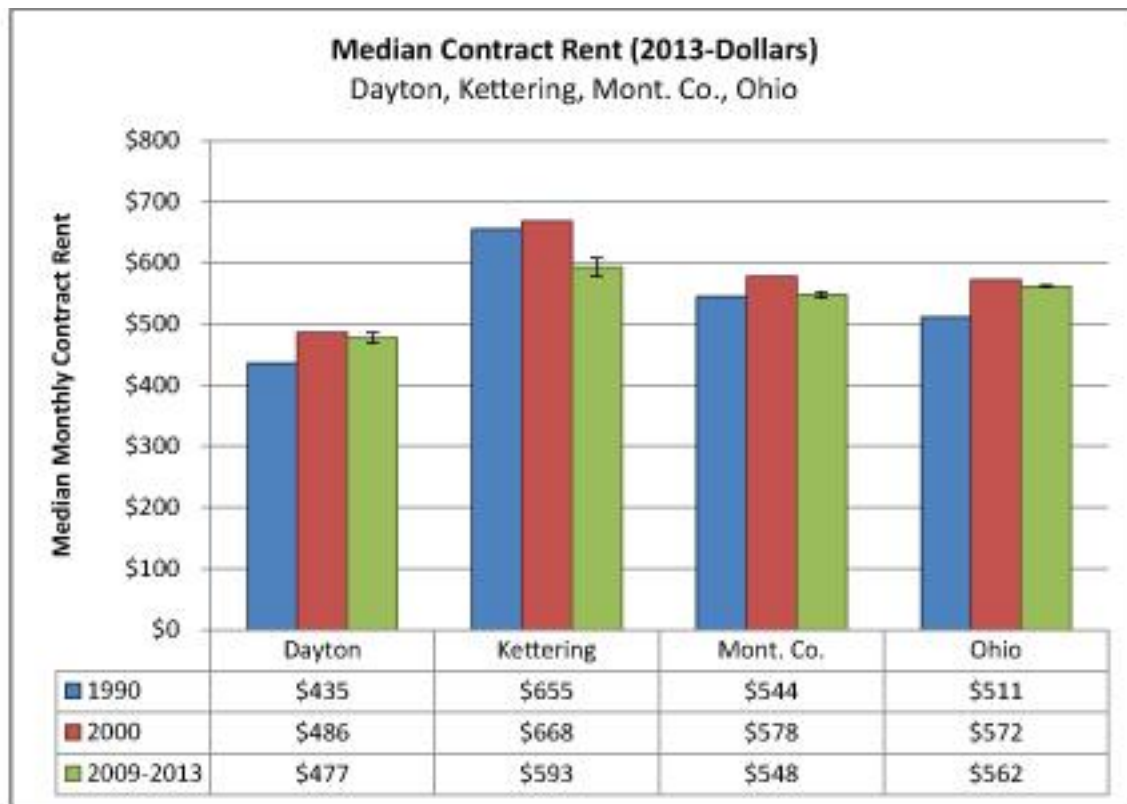
Chart: Median Gross Monthly Rent Costs



Median Gross Monthly Rent (2013-Dollars) Dayton, Kettering, Mont. Co., Ohio							
Place Year	1990	2000	% Change (1990-2000)	2009-2013	MOE	% Change (2000—2009- 2013)	% Change (1990— 2009-2013)
Dayton	\$567	\$606	+6.9%	\$637	+/- \$14	+5.1%	+12.4%
Kettering	\$783	\$771	-1.5%	\$741	+/- \$24	-3.9%	-5.3%
Mont. Co.	\$696	\$710	+2.0%	\$723	+/- \$8	+1.8%	+3.8%
Ohio	\$653	\$697	+6.7%	\$718	+/- \$2	+3.0%	+9.9%

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

Chart: Median Contract Rent



Median Monthly Contract Rent (2013-Dollars)							
Dayton, Kettering, Mont. Co., Ohio							
Place Year	1990	2000	% Change (1990-2000)	2009-2013	MOE	% Change (2000— 2009-2013)	% Change (1990— 2009-2013)
Dayton	\$435	\$486	+11.5%	\$477	+/- \$9	-1.8%	+9.5%
Kettering	\$655	\$668	+2.1%	\$593	+/- \$15	-11.3%	-9.5%
Mont. Co.	\$544	\$578	+6.1%	\$548	+/- \$5	-5.1%	+0.7%
Ohio	\$511	\$572	+11.9%	\$562	+/- \$2	-1.8%	+9.9%

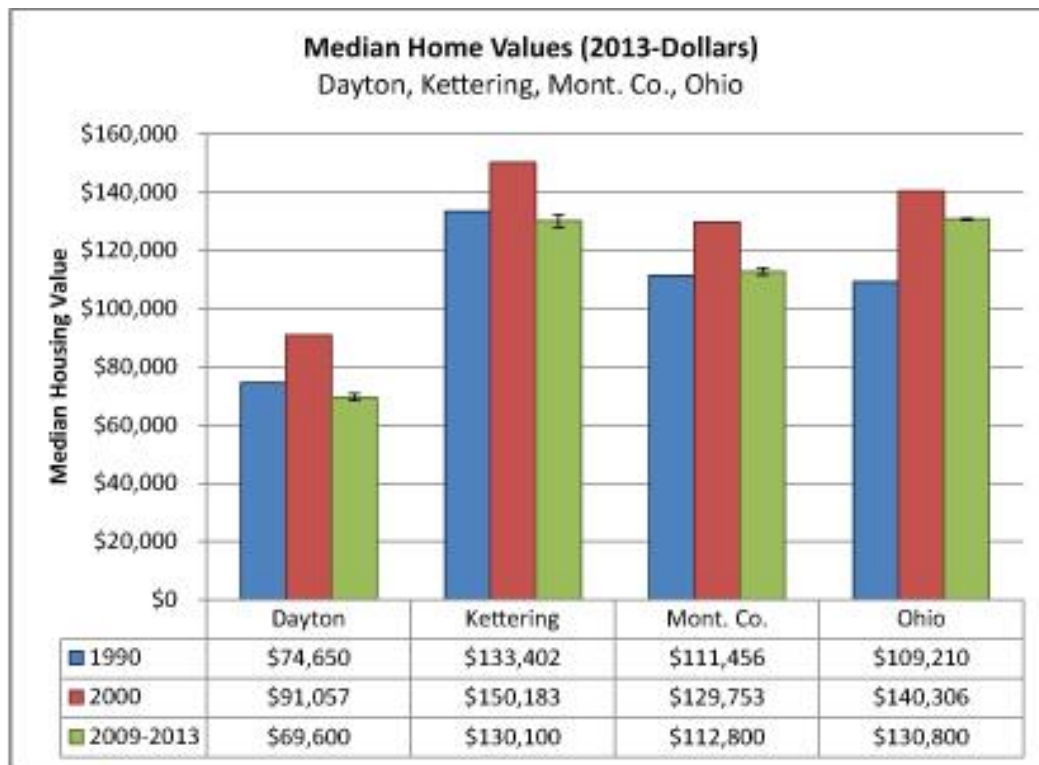
Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ACS 5-yr estimates

Housing Values

Housing values have fallen considerably in Dayton since 2000. This is due to a combination of factors, including the foreclosure crisis and a large increase in the number of vacant and abandoned housing units. For example, according to the 2000 Census, there were 3,246 vacant housing units in the “other” vacant category in Dayton, which suggests these housing units may have been abandoned. This represented an increase of 419 (15%) since the 1990 Census. By the 2010 Census, the number of “other” vacant housing units in Dayton numbered approximately 8,134, a near 154% increase over the previous Census.

Kettering's housing values have declined as well, but at a slower pace than Dayton. The declines in Kettering tend to follow the overall housing market of the State of Ohio.

Chart: Median Home Values



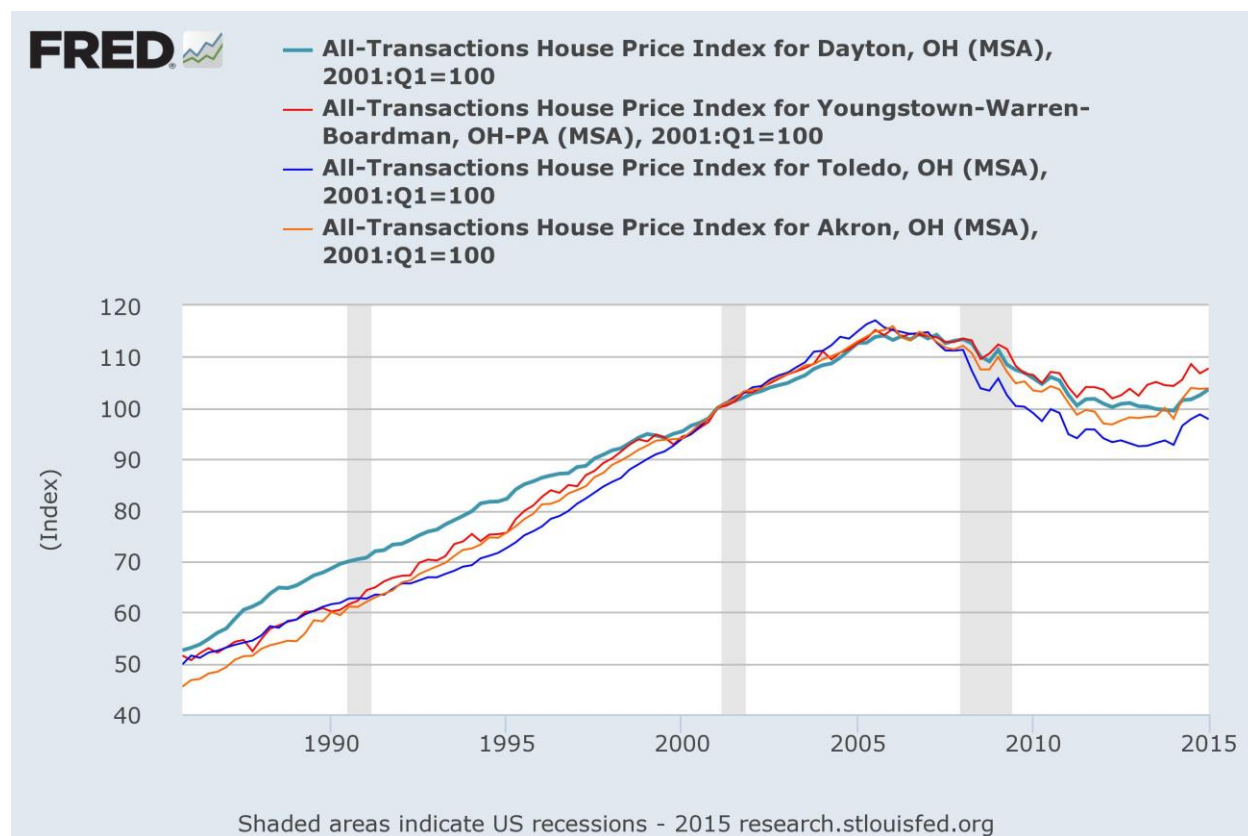
Median Value of Owner-Occupied Housing Units (2013-Dollars) Dayton, Kettering, Mont. Co., Ohio							
Place Year	1990	2000	% Change (1990-2000)	2009-2013	MOE	% Change (2000— 2009-2013)	% Change (1990— 2009-2013)
Dayton	\$74,650	\$91,057	+22.0%	\$69,600	+/- \$1,194	-23.6%	-6.8%
Kettering	\$133,402	\$150,183	+12.6%	\$130,100	+/- \$2,194	-13.4%	-2.5%
Mont. Co.	\$111,456	\$129,753	+16.4%	\$112,800	+/- \$1,218	-13.1%	+1.2%
Ohio	\$109,210	\$140,306	+28.5%	\$130,800	+/- \$366	-6.8%	+19.8%

Sources: 1990 and 2000 Decennial Census Counts and 2009-2013 ASC 5-yr estimates

House Price Index

On a positive note, recent housing value trends based on the housing price index of all transactions in the Dayton MSA and several other MSAs in Ohio have shown increases in value, though it is too early to tell if this represents a sustained trend.

Chart: Housing Price Indices in Ohio



Contributing Factors to Flat/Falling Housing Costs & Values

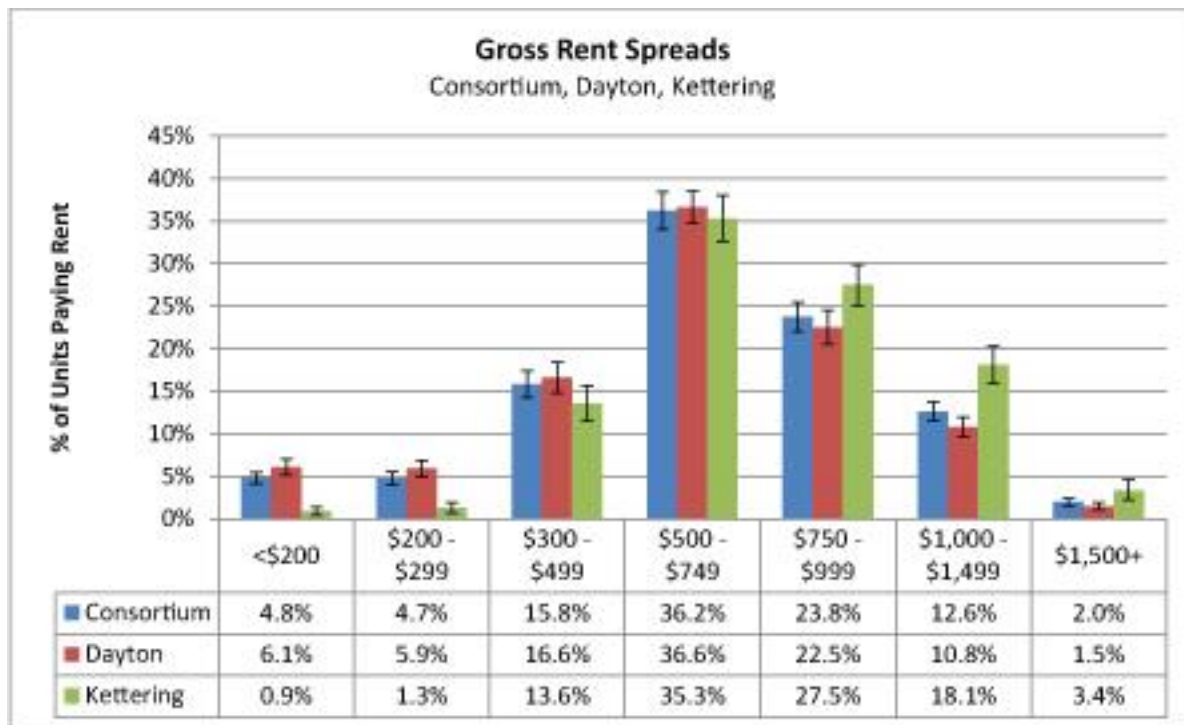
Several factors have contributed to the recent decreases in housing values in Dayton and Kettering as well as the flat/decreasing owner- and renter-occupied housing costs. First, the Dayton area's economy has underperformed the State of Ohio and the nation as a whole for many years, which has contributed to decreasing demand for housing in the area relative to the existing supply. In addition, both Dayton and Kettering are largely built-out and have been for a number of years and, as a result, both cities have seen their existing housing stocks continue to age relative to the newer housing units being built in large numbers in some surrounding cities.

Chart: Gross Rent Paid Spreads

Gross Rent Paid Spreads Consortium, Dayton, Kettering				
Gross Rent	# of Units	MOE	% of Units	MOE
Dayton-Kettering Consortium				
<\$200	1,782	+/-250	4.8%	+/-0.7%
\$200 - \$299	1,765	+/-287	4.7%	+/-0.8%
\$300 - \$499	5,876	+/-570	15.8%	+/-1.6%
\$500 - \$749	13,465	+/-728	36.2%	+/-2.2%
\$750 - \$999	8,837	+/-595	23.8%	+/-1.7%
\$1,000 - \$1,499	4,693	+/-404	12.6%	+/-1.1%
\$1,500+	740	+/-167	2.0%	+/-0.5%
Dayton				
<\$200	1,696	+/-245	6.1%	+/-0.9%
\$200 - \$299	1,646	+/-281	5.9%	+/-1.0%
\$300 - \$499	4,597	+/-530	16.6%	+/-1.8%
\$500 - \$749	10,136	+/-650	36.6%	+/-1.9%
\$750 - \$999	6,243	+/-543	22.5%	+/-2.0%
\$1,000 - \$1,499	2,990	+/-343	10.8%	+/-1.2%
\$1,500+	421	+/-122	1.5%	+/-0.4%
Kettering				
<\$200	86	+/-49	0.9%	+/-0.5%
\$200 - \$299	119	+/-57	1.3%	+/-0.6%
\$300 - \$499	1,279	+/-209	13.6%	+/-2.1%
\$500 - \$749	3,329	+/-327	35.3%	+/-2.7%
\$750 - \$999	2,594	+/-243	27.5%	+/-2.4%
\$1,000 - \$1,499	1,703	+/-213	18.1%	+/-2.2%
\$1,500+	319	+/-114	3.4%	+/-1.2%

Source: 2009-2013 ACS 5-yr estimates

Graph: Gross Rent Spreads



Source: 2009-2013 ACS 5-yr estimates

Housing Affordability

Table 31 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,600	No Data
50% HAMFI	16,585	6,760
80% HAMFI	31,600	15,505
100% HAMFI	No Data	20,868
Total	52,785	43,133

Data Source: 2007-2011 CHAS

Monthly Rent

Table 32 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	501	563	738	988	1,107
High HOME Rent	483	543	712	953	1,068
Low HOME Rent	483	543	712	823	918

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for all households at all income levels, especially for households on the lower-end of the earnings spectrum. For example, in Dayton, there are approximately 4,275 renter-targeted housing units deemed affordable to those earning 30% of the HAMFI while there are 15,175 households in the city earning less than or equal to 30% of the HAMFI, with 12,835 of these households residing in rental units and 2,340 residing in owner units. This shows a deficit of at least 8,560 units in affordable housing for this income group. Similarly, there are approximately 325 renter-targeted housing units in Kettering deemed affordable for households earning 30% of the HAMFI while there are 2,120 households earning less than or equal to 30% of the HAMFI, with 1,455 of these households residing in rental units and 665 residing in owner-occupied units.

The affordable housing deficit diminishes as incomes rise in both Dayton and Kettering, as evidenced by examining the number of households in each income category and comparing them to the number of housing units deemed affordable to each income group.

Closing these gaps between the number of affordable housing units and the number of households in each income category will be an important step for reducing the risk of homelessness for thousands of families in the Dayton-Kettering Consortium. This goal can be accomplished by working with public and private agencies in the area that specialize in providing assisted housing to different targeted groups, such as Miami Valley Housing Opportunities, GDPM, Eastway, the Franklin Foundation, and St. Vincent de Paul.

The City of Dayton is one of the most affordable cities in the United States. The overarching problem is not one of affordable housing or the need to provide more affordable housing. The core of this dilemma is the need for livable wages and income growth. The ability to provide residents the opportunities and means to afford, maintain, and sustain decent housing while improving their economic circumstances addresses the root cause of the majority of affordable housing issues. Until then, local governments in the area must rely on programs that allow for the expansion of affordable housing options, such as CDBG, HOME, ESG, HOPWA and Section 8.

How is affordability of housing likely to change considering changes to home values and/or rents?

As discussed in earlier sections, the value of housing in Dayton and Kettering has fallen in recent years while rent costs have increased slightly in Dayton and have decreased slightly in Kettering, remaining relatively flat in both cities. This suggests that the key driver of the increase in cost burdensome housing units in both Dayton and Kettering in recent years was a reduction in incomes due to job losses and underemployment. As such, housing affordability is unlikely to be heavily influenced by changing home values and/or rents due to the fact that decreasing housing costs in the future will likely be a sign of further deterioration in the region's economy, which may cause more households to become cost-burdened due to further job losses and pay cuts.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair market rents for the Dayton-Kettering Consortium are as follows:

- Efficiency: \$501
- 1 bedroom: \$563
- 2 bedrooms: \$738
- 3 bedrooms: \$988
- 4 bedrooms: \$1,107

Based on 2009-2013 ACS data, the gross median rents for Dayton and Kettering are as follows:

- Dayton: \$637
- Kettering: \$741

Gross median rents in Dayton and Kettering align with fair market rent levels, suggesting that the overall housing market is affordable for the majority of tenants. The comparison between fair market and gross median rents does not affect the consortium's strategy to produce or preserve affordable housing; rather, the consortium will focus on building wealth as a means of increasing affordability.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Poor housing conditions stem from several issues, including aging housing, low incomes, landlords not maintaining their properties, owners who can afford improvements choosing not to make them, and abandonment, among others.

Age of Housing

As previously mentioned, Dayton and Kettering are facing the issue of aging housing stock. While Dayton's housing stock is much older than Kettering's – with an estimated 36.1% of the existing housing units having been built prior to 1939 compared to only 5.7% for Kettering – both cities are largely built-out and have few options for building large numbers of new housing units on easier-to-develop green fields. The only options for new housing are infill developments and single-structure construction. Due to the weak housing market in the area, many of these developments will require public subsidies in order to get off the ground, such as with the numerous housing infill projects in the Wiles Creek neighborhood of Kettering in recent years. For Dayton, the recent large-scale demolitions of hundreds of housing units will open large swaths of land for new development in the future.

Despite the age of housing in both Dayton and Kettering, the age of housing does not necessarily guarantee neighborhood deterioration. Issues arise when the costs to maintain and rehabilitate the housing exceed the ability of the existing owners to finance the improvements. Landlords who fail to maintain their properties also contribute to neighborhood deterioration.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

"Substandard condition" is defined as a housing unit without operable indoor plumbing, without a usable indoor flush toilet or bathtub, without electricity, or without adequate or safe electrical service, without an adequate or safe heat source, and should, but does not have, a kitchen.

"Substandard but suitable for rehabilitation" is defined as a dwelling unit that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing or kitchen facilities and/or may have exterior elements in need of repair. In order to be suitable for rehabilitation, the value of the housing unit will meet or exceed the cost of the repairs or upgrades that would be required in order to bring it to standard condition.

Condition of Units

Table 33 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percentage*	Number	Percentage*
With one selected Condition	11,576	26%	19,997	52%
With two selected Conditions	286	1%	808	2%
With three selected Conditions	36	0%	85	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,016	74%	17,598	46%
Total	44,914	101%	38,488	100%

**Figures may not sum to 100% due to rounding.*

Data Source: 2007-2011 ACS

Year Unit Built

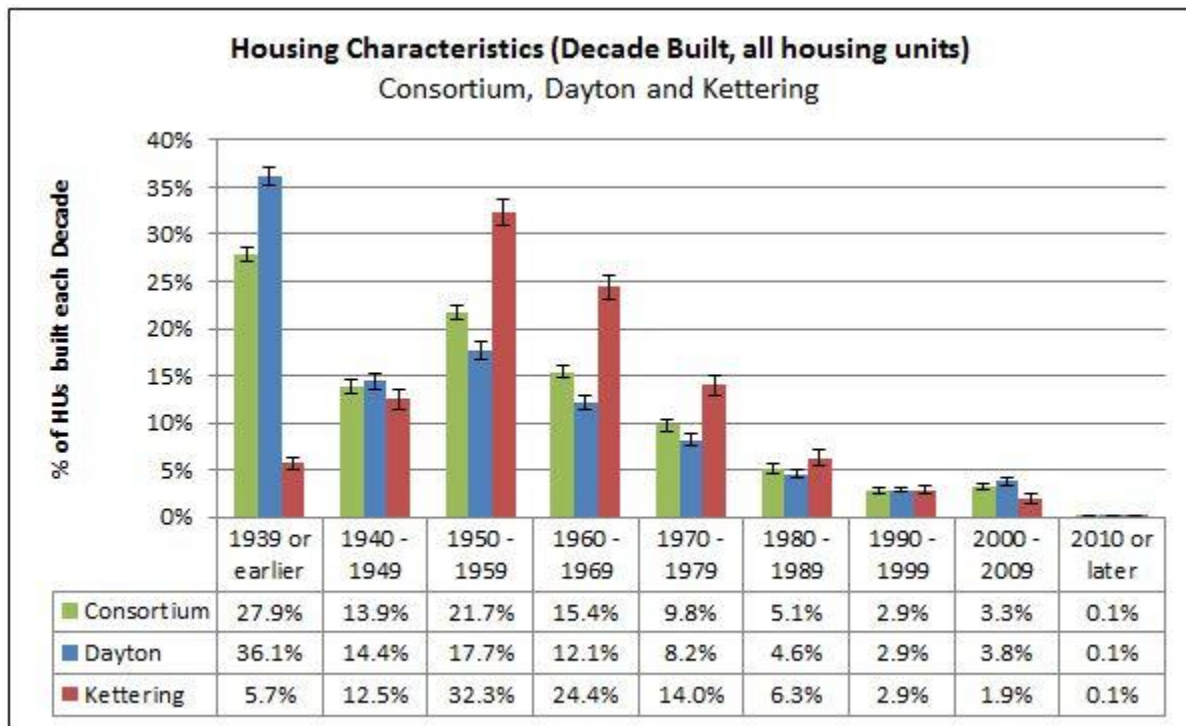
Table 34 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percentage*	Number	Percentage*
2000 or later	1,532	3%	1,333	3%
1980-1999	2,704	6%	3,876	10%
1950-1979	22,008	49%	19,348	50%
Before 1950	18,670	42%	13,931	36%
Total	44,914	100%	38,488	99%

**Figures may not sum to 100% due to rounding.*

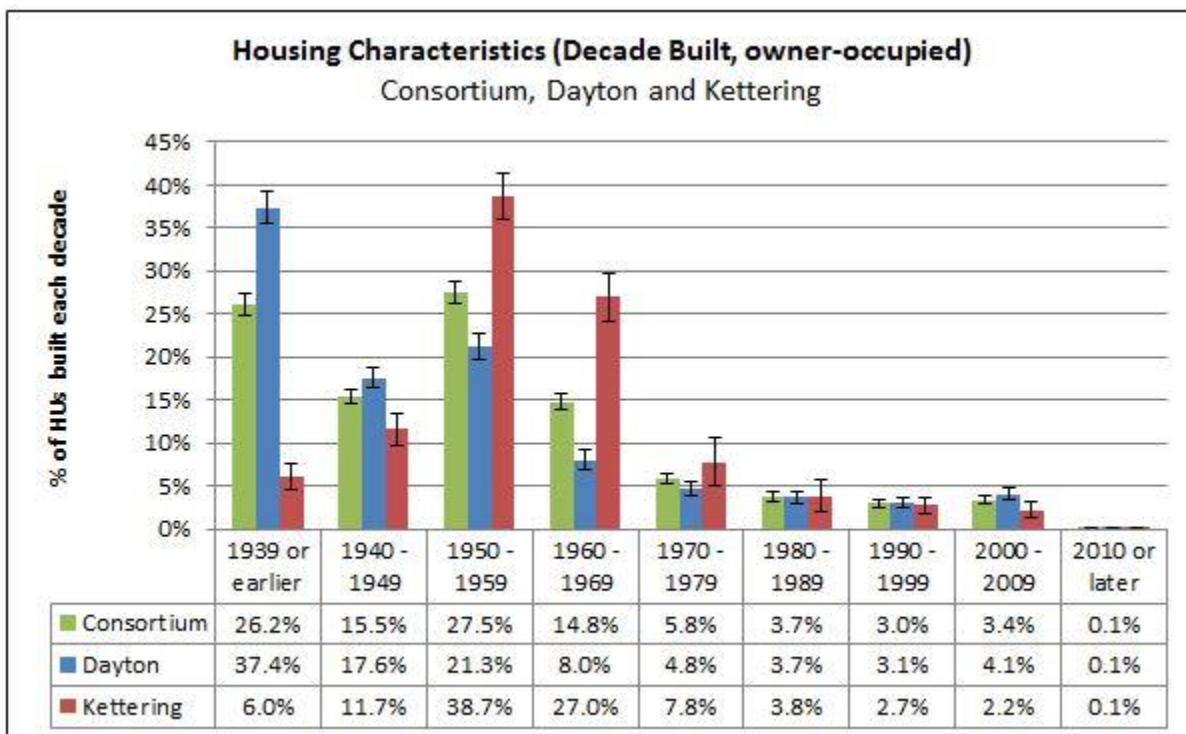
Data Source: 2007-2011 CHAS

Chart: Housing Units by Decade Built (All Units)



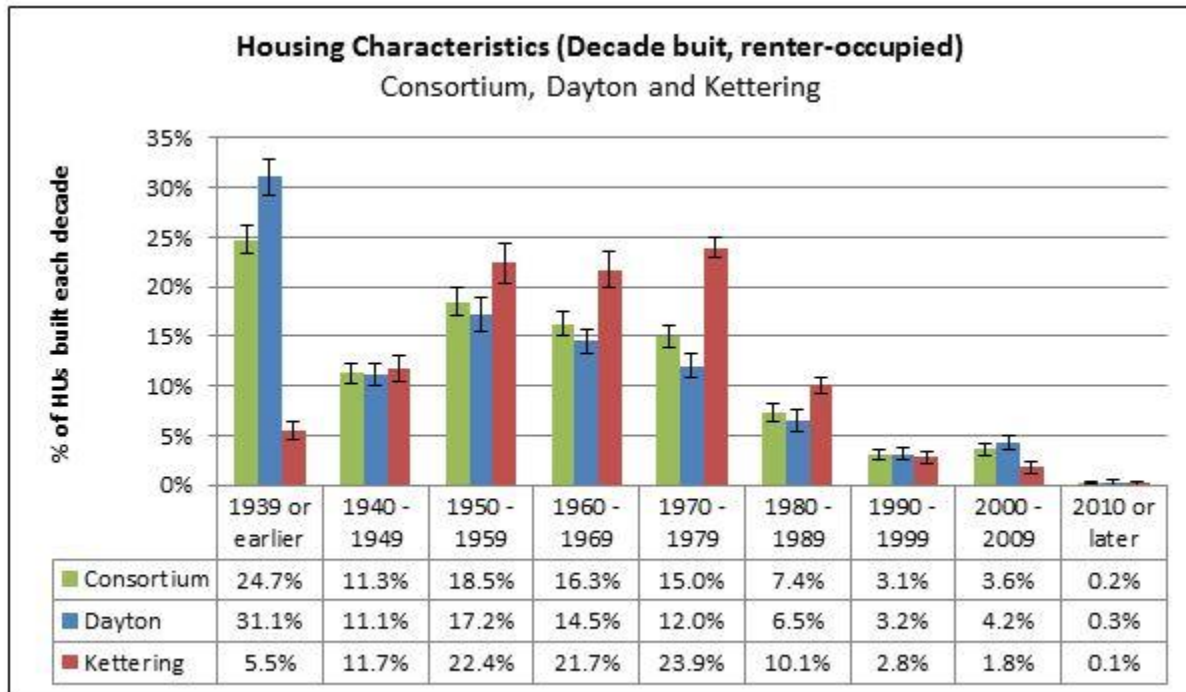
Source: 2009-2013 ACS 5-yr Estimates

Chart: Housing Units by Decade Built (Owner-Occupied)



Source: 2009-2013 ACS 5-yr Estimates

Chart: Housing Units by Decade Built (Renter-Occupied)



Source: 2009-2013 ACS 5-yr estimates

Risk of Lead-Based Paint (LPB) Hazard

Table 35 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percentage	Number	Percentage
Total Number of Units Built Before 1980	40,678	91%	33,279	86%
Housing Units build before 1980 with children present	775	2%	909	2%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

Table 36 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Data Source: 2005-2009 CHAS

Vacant Housing Summary

Housing vacancy rates have been rising in both Dayton and Kettering since at least 1990, and the increase in vacancy between the 2000 and 2010 Census counts were troubling in both cities due to the large increase in the number of vacant housing units in the “other” vacant category, which suggests that these housing units may be abandoned and without a responsible owner. The proceeding tables delineate the changes in the number of vacant units for Dayton and Kettering between 1990 and 2000. Vacancy rates rose between 1990 and 2000, but the increase was much less substantial than the increase between 2000 and 2010.

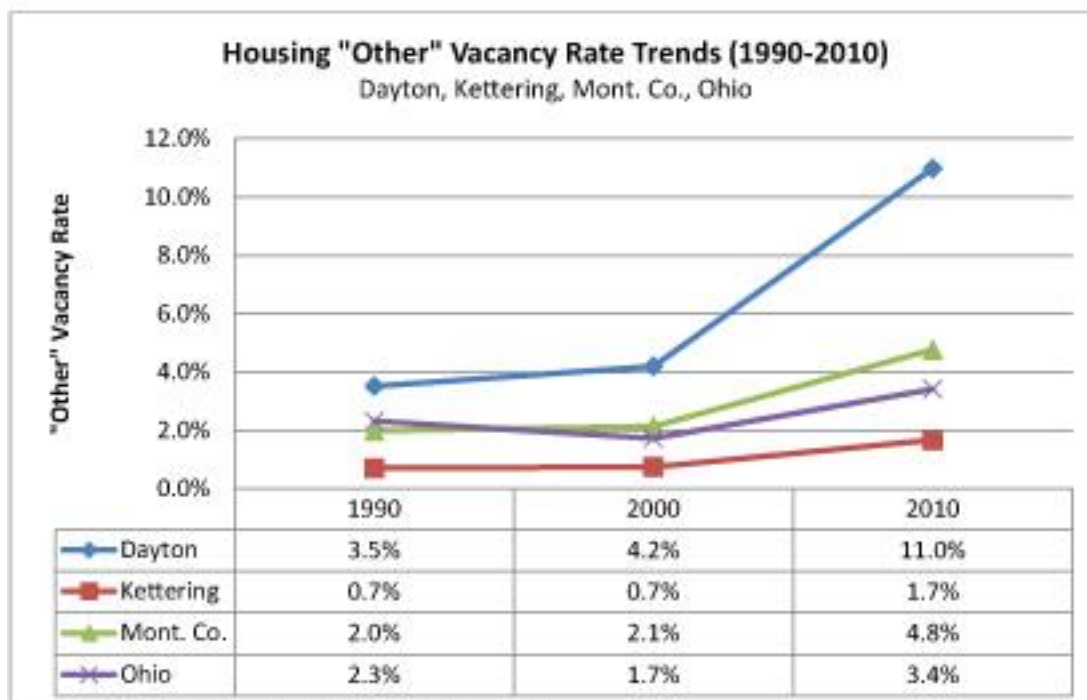
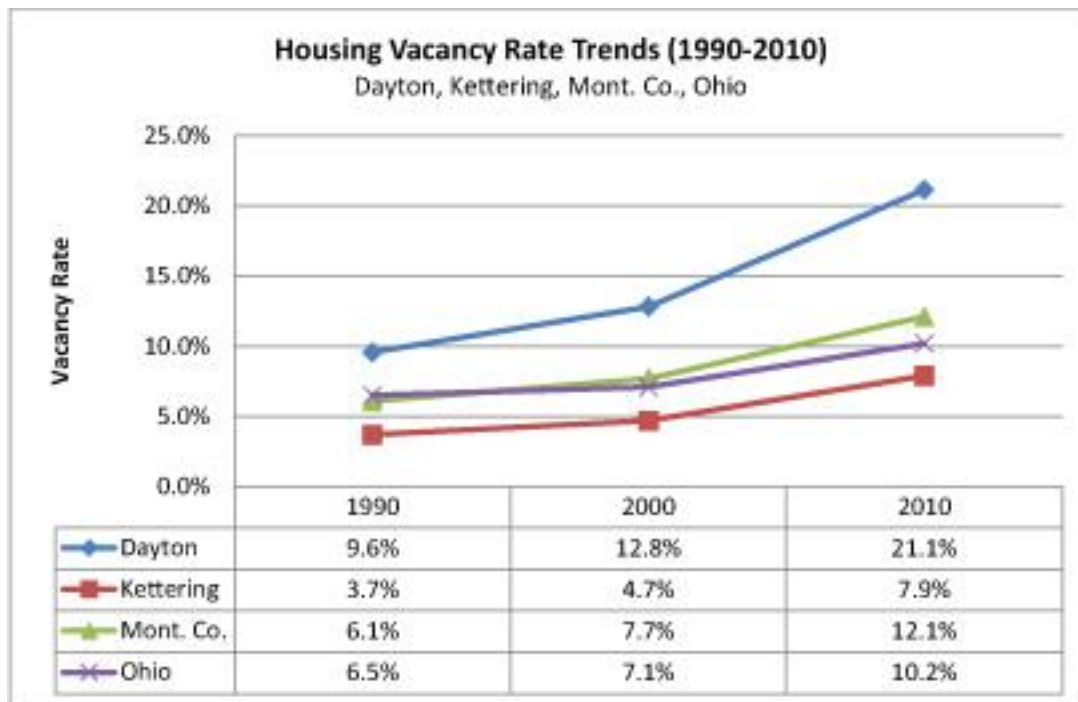
Tables: Vacant Housing Units in Dayton and Kettering

Statuses of Vacant Housing Units: Dayton				
Status Year	1990	2000	2010	% Change (1990-2010)
For Rent	4,144	4,646	5,475	+32.1%
For Sale	675	1,094	1,409	+108.7%
Sold or rented, not occupied	N/A	792	498	-37.1%
Seasonal, Recreational or occasional use	54	129	145	+168.5%
For migratory workers	N/A	5	0	-100.0%
Other Vacant	2,827	3,246	8,134	+187.7%
TOTAL	7,700	9,912	15,661	+103.4%
Vacancy Rate	9.6%	12.8%	21.1%	+120.7%
"Other" Vacancy Rate	3.5%	4.2%	11.0%	+212.2%
Homeowner Vacancy Rate	1.9%	3.0%	4.6%	+142.1%
Rental Vacancy Rate	10.3%	12.7%	15.7%	+52.4%

Statuses of Vacant Housing Units: Kettering				
Status Year	1990	2000	2010	% Change (1990-2010)
For Rent	553	633	1,023	+85.0%
For Sale	212	222	410	+93.4%
Sold or rented, not occupied	N/A	78	126	+61.5%
Seasonal, Recreational or occasional use	40	145	154	+285.0%
For migratory workers	N/A	0	0	0.0%
Other Vacant	193	201	462	+138.4%
TOTAL	998	1,279	2,175	+118.0%
Vacancy Rate	3.7%	4.7%	7.9%	+114.1%
Other Vacancy Rate	0.7%	0.7%	1.7%	+135.0%
Homeowner Vacancy Rate	0.8%	1.3%	2.4%	+200.0%
Rental Vacancy Rate	6.0%	6.9%	10.2%	+70.0%

Sources: 1990, 2000 and 2010 Decennial Census Counts

Charts: Housing Vacancy Rate Trends in Dayton, Kettering, Montgomery County, and Ohio



Sources: 1990, 2000 and 2010 Decennial Census Counts

Describe the need for owner-and rental-rehabilitation based on the condition of the jurisdiction's housing.

The age and condition of the existing housing stock indicates a necessity for owner and rental rehabilitation. According to the U.S. Census (DP04), of the 74,148 housing units which exist in Dayton, 65,654 units (88.5%) were built prior to 1980. Over a third of homes (36.1%) were built prior to 1940. The City of Kettering's housing boom took place in the 1950s, with nearly a third of homes being built in that decade (32.3%). Of the 27,367 housing units within the City of Kettering, 24,320 units (88.9%) were built prior to 1980. The age of the housing stock is a detriment to the affordability of housing.

Based upon these figures, Dayton and Kettering face an increasing need for owner- and rental-rehabilitation. Significant investment is needed to address code violations, make emergency repairs to vital housing systems, and increase accessibility.

Estimate the number of housing units within the jurisdiction that are occupied by LMI families that contain lead-based paint (LBP) hazards [91.205(e), 91.405].

A vast majority of the housing units in the Dayton-Kettering Consortium were built prior to 1980, with approximately 88% of all housing units having been constructed before 1980, according to 2009-2013 ACS estimates. Based purely on the high percentage of all housing units built prior to 1980, it is likely that a similar percentage of LMI households in both cities reside in housing units at-risk for LBP hazards.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

GDPM manages an extensive stock of public housing. The waiting list for all types of housing is long, particularly for accessible units. Since 2005, GDPM has reduced its overall housing stock through demolition of outdated units. Over the next five years, GDPM will undertake a period of analysis and plan development in order to modernize its housing stock.

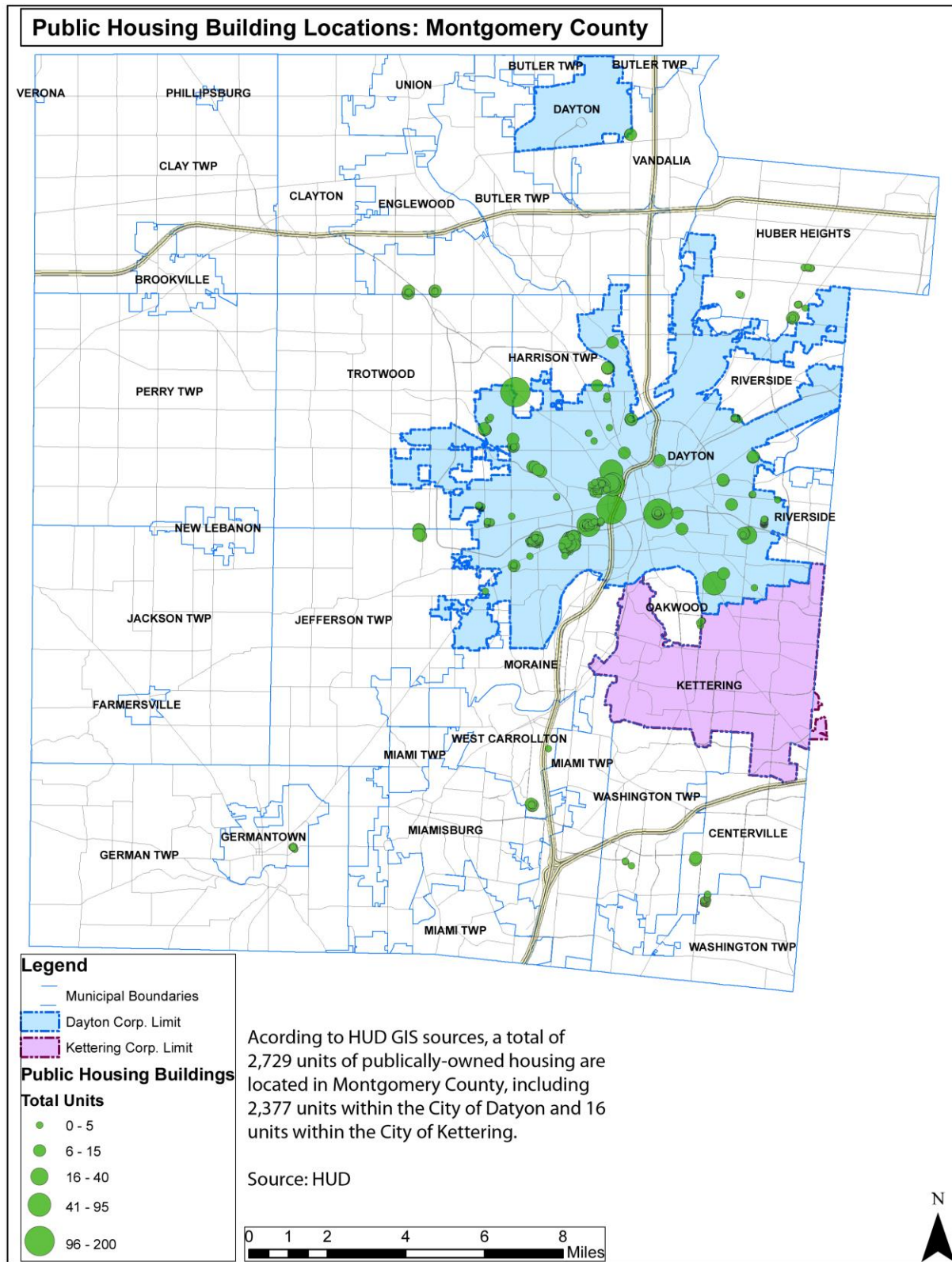
Totals Number of Units

Table 37 – Total Number of Units by Program Type

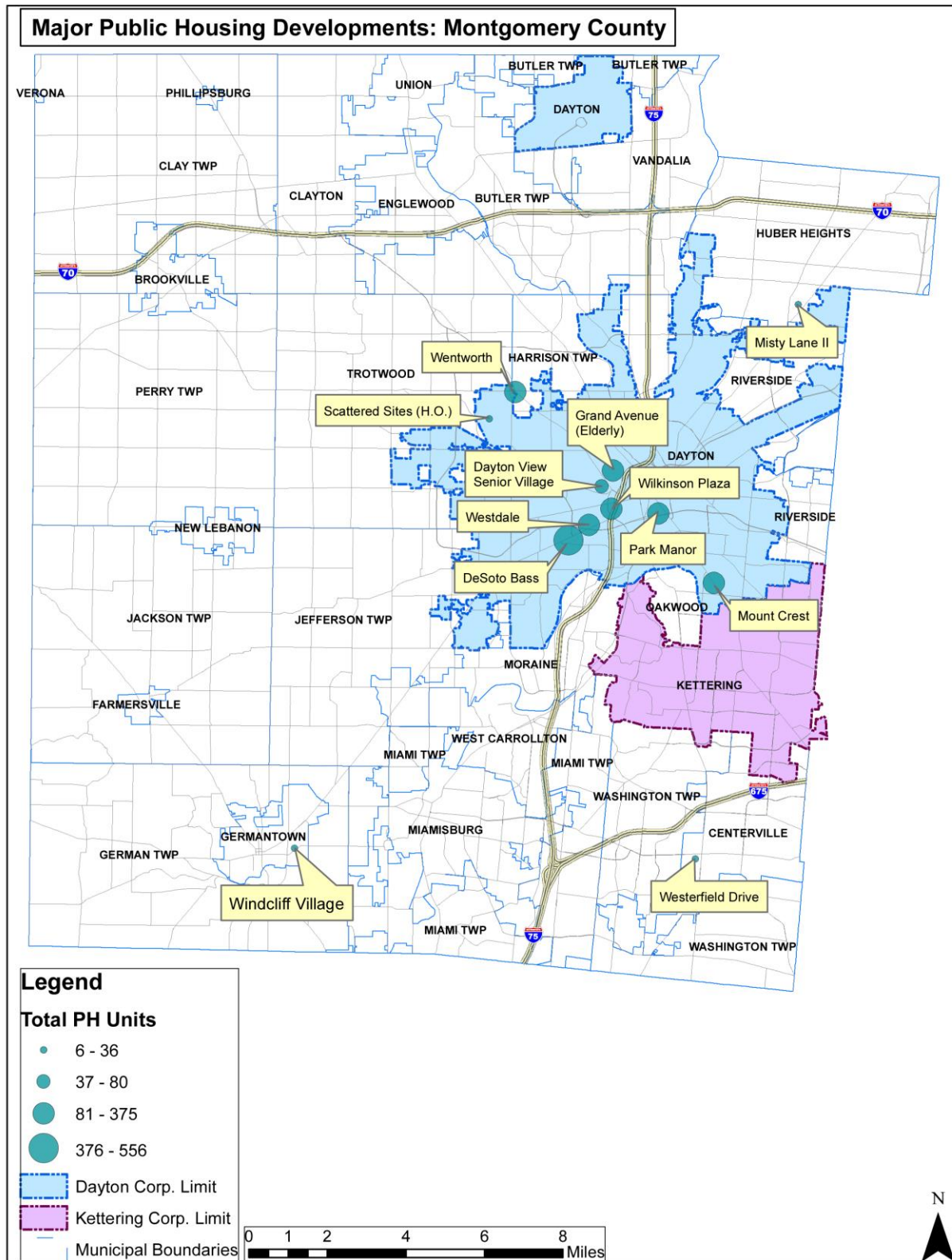
	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	182	81	5,410	7,784	902	6,882	525	1,251	2,563
# of accessible units			124						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Alternate Data Source Name: GDPM

Map: Public Housing Building Locations



Map: Large Public Housing Developments in Montgomery County



Describe the supply of public housing developments. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 2,181 units of public housing within the City of Dayton and 16 units in the City of Kettering. GDPM manages 2,743 units (excluding non-dwelling and non-Annual Contribution Contract) of public housing; 80% are located in Dayton, and 1% are located in Kettering. The most common unit size in Dayton is one-bedroom, representing 49.2% of the total stock, followed by two-bedroom (27.3%) and three-bedroom (17.2%). In addition to public housing facilities, GDPM manages 3,990 Section 8 Housing Choice Vouchers, 3,681 of which are currently in use and 300-400 of which turn over annually. The most important unmet need of the Section 8 Housing Choice Voucher program is the insufficient supply of units that meet GDPM's housing quality standards.

Over the last ten years, GDPM's public housing inventory has decreased by 22%. In 2005, GDPM managed 3,517 public housing units. GDPM has since demolished 774 units that were outdated, required substantial rehabilitation, and were located in sites with vacancy rates exceeding 30%. The housing need for families with extremely low income continues to be an extensive need. Of the 2,629 families currently on the waiting list for public housing, 77.7% represent families with extremely low income (less than 30% of AMI).

The physical conditions vary upon the age and type of housing unit, from those units slated for demolition to newer construction. Per GDPM's 5 Year Plan, in 2015, assessments will be undertaken including the Physical Needs Assessment, 504 Transition Plan, and Energy Audit to develop a modernization plan for existing public housing units to ensure long term viability.

Public Housing Condition

Table 38 - Public Housing Condition

Public Housing Development	Average Inspection Score
Grand Apartments	91
Westdale	80
DeSoto Bass	89
Misty Lane 2	99
Wilkenson Plaza	88
Westerfield	88
Dayton View Commons	86

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In 2011, GDPM conducted a comprehensive physical needs assessment (PNA) to determine the extent of modernization needs during the subsequent 20 years. The PNA estimated that a total of \$94 million in investment would be required to keep pace with the GDPM's physical needs. The PNA is the primary driver of GDPM's capital planning process. To complete the assessment, Creative Housing Solutions, Inc., evaluated 43 GDPM public housing developments throughout Montgomery County.

Describe the public housing agency's strategy for improving the living environment of LMI families residing in public housing:

GDPM strives to provide high-quality and effective services to its resident population. The agency assists in improving the living environment of its LMI residents by providing significant client linkages to community resources including health care, disability services, and educational entities. GDPM continues to pursue homeownership opportunities through the agency's homeownership department. GDPM is developing a Resident Volunteer Patrol Program (RVPP) at resident sites; senior staff is currently working with the jurisdiction-wide resident council to gauge resident interest.

GDPM provides high quality and effective linkages to their resident population through Resident Opportunities for Self-Sufficiency (ROSS) grants, through which GDPM currently has over 15 formal partnerships with local organizations to provide social services for residents. In 2014, GDPM developed Quick Reference Safety Cards and Notices designed for all asset-management residents. GDPM is implementing a specific emergency evacuation plan for residents of high-rise communities who may require assistance, which serves to supplement the current Integrated Contingency Plan (ICP) for these types of housing structures. Under the plan, monthly fire drills will be conducted to educate and train residents and employees on evacuation safety.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Dayton/Kettering/Montgomery County Continuum of Care (CoC) provides a total of 1,723 beds for individuals and families with children in gateway shelter, safe haven, and permanent supportive housing.

Facilities Targeted to Homeless Persons

Table 39 - Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	164	0	100	385	0
Households with Only Adults	321	60	160	748	40
Chronically Homeless Households	0	0	0	200	0
Veterans	40	0	59	219	0
Unaccompanied Youth	2	0	54	0	0

Describe mainstream services, such as health, mental health, and employment services, to the extent those services are used to complement services targeted to homeless persons.

There are a number of agencies in the Dayton area that exist to serve the special needs populations, including, but not limited to, ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavior Health, Kettering Behavioral Health, Goodwill Easter Seals, Homefull, Places, and Eastway Corp. According to the Montgomery County Family Resource Guide, there are 15 agencies that provide addiction treatment services, 18 agencies that provide mental health services, 19 medical health centers and 9 local hospitals. The extensive list of providers and facilities suggests a substantial amount of services are available for the special needs populations within the Dayton area. Both Sinclair Community College and the University of Dayton Research Institute are involved in workforce training initiatives. In addition, Goodwill Easter Seals has a variety of workforce training programs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Through the Human Services Levy, several organizations receive funding to support homelessness services and facilities. Homefull provides emergency shelter, permanent supportive housing, and case management services. Daybreak provides overnight shelter and transitional housing services for youth. St. Vincent de Paul provides overnight shelter services. The YWCA provides overnight shelter and case management services.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

As discussed previously, the Dayton area is home to many agencies that serve the special needs populations. From addiction treatment services to mental health services to medical services, an extensive web of service providers work to support the special needs populations in the area.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, describe the jurisdiction's supportive housing needs.

Case management is a collaborative process of assessment, planning, facilitating, care coordination, evaluation, and advocacy for options and services to meet an individual's or family's comprehensive needs. Housing-focused case management concentrates on the areas that directly impact a particular household's stability in housing. Montgomery County, along with the Cities of Dayton and Kettering, has a successful comprehensive CoC with an established collaborative system in place with regards to housing. There needs to be the same comprehensive continuum in regards to service providers and in conjunction with supportive housing to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing. Case management is a colossal endeavor: because an individual or family's success depends upon it, there has to be greater coordination and accountability.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Supportive housing providers regularly collaborate with ADAMHS to ensure that those with mental and physical disabilities receive adequate housing and case management services upon return from institutionalization. Other agencies provide additional supportive services to this clientele: Samaritan Homeless Clinic provides respite services, and the VA Medical Center provides supportive housing services to veterans and non-veterans upon return from an institution.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. [91.315(e)]

Dayton and Kettering will continue to serve the non-homeless special-needs populations through a strong regional network of public, private, and non-profit housing and service providers. Dayton will promote physically accessible housing through partnerships with GDPM, non-profits, appropriate agencies and advisory committees.

Dayton and Kettering programs supported by federal funding are targeted to assist low- and moderate-income individuals, many of whom fall into special needs categories. Special needs populations are targeted in each city's planned activities, such as Dayton's financial assistance for public service agencies, and housing rehabilitations in both cities that allow elderly or disabled homeowners to remain in their homes.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. [91.220(2)]

The narrative responding to the previous prompt answers this prompt as well.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Dayton's housing market is generally regarded as affordable, especially in the context of comparably sized communities nationally. With a 2000 median rent of \$448 per month, according to Census data, Dayton ranks within the top 10 cities with the lowest rent in the United States. Due to steady population decline and a recent rise in foreclosures, Dayton also has a high vacancy rate in both private market rental units and several of its large, older public housing sites. Vacancies often exert downward pressure on prices, as the wider variety of housing opportunities results in a less competitive market that becomes more affordable to lower-income renters.

Despite the prevalence of affordably priced housing opportunities in Dayton, rental and owner property remain out of reach for some populations. Those least likely to be able to afford either private market rentals or even Section 8 housing are families and individuals with incomes below \$10,500 (less than 30% of AMI). This income category experiences the highest risk of homelessness. These are the households for whom only the deep subsidies traditionally provided by public housing, provide affordable housing.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply than demand, which results in increased vacancy rates, abandoned and vacant property, and a "soft" market with lower rents and sale prices.

Several factors affect the maintenance, quality, and accessibility of affordable housing. The primary issue that impedes efforts to maintain Dayton's affordable housing supply is the high cost of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 70% of the housing stock in Dayton is more than 40 years old. Maintenance and renovation of these housing units to suit the needs of LMI households demands substantial funding. To that effort, the City will continue to fund a variety of home repair programs to support the LMI populations, collaborating with established housing partners including Rebuilding Together Dayton, CountyCorp, CityWide Development Corporation, and People Working Cooperatively.

Some neighborhoods achieve positive results through partnerships that facilitate construction of new affordable units and rehabilitation of existing homes. The City of Dayton will continue to work with area housing providers to stabilize the housing stock. For every federally funded tax credit project built within the City of Dayton, the developer is required to demolish two vacant or obsolete homes in order to build one new affordable-single family house. The City continues its efforts to equip residents to be good homeowners through its mortgage credit counseling classes held throughout the year.

Half of Dayton's households are renters. In order to keep good renters and attract those who do not desire to be homeowners, the City continues to re-evaluate and develop strategies that support committed investors, diversify the rental-housing product, and modernize existing units. To assist

renter households, the City of Dayton continues to aggressively pursue the demolition of substandard and obsolete housing, while promoting the construction of new, modern affordable rental units in desirable locations.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Transition

The economy of the Dayton region has struggled to gain traction following a major reduction of manufacturing jobs, particularly within the transportation equipment manufacturing (automotive) sector, due to the loss of several General Motors/Delphi plants in the region. In 1998, approximately 22,000 individuals were employed in the transportation manufacturing sector in the Dayton MSA. At the height of the Great Recession in 2009, this number had declined to 5,300 before rising slightly to 6,100 in 2014 (based upon statistics from the U.S. Bureau of Labor Statistics [BLS], Federal Reserve Bank of St. Louis). In addition, general manufacturing job numbers decreased from 77,200 in 1998 to 36,400 in 2009, with the number increasing slightly to 39,000 by 2014.

An article published by the Dayton Business Journal in 1997 estimated that GM's local payroll was \$930 million. The loss of manufacturing jobs has contributed to a major decrease in the purchasing power of the local population, which has hampered the growth of more consumer-driven sectors of the economy.

For a number of years, overall non-farm employment numbers have been weak as well. According to data provided by the BLS and illustrated by the St. Louis Federal Reserve, between the years 2000 and 2010, total non-farm employment numbers in the Dayton MSA dropped from 424,300 to 360,400 before rising to 372,000 in 2014. Employment growth has continued in 2015, rising from 373,500 jobs in January to 378,100 jobs in June.

Unemployment

Due to the region's economic weakness, the number of unemployed persons in Dayton rose from 7,090 (9.2% unemployment rate) in 2000 to 11,971 (17.9% unemployment rate) based on 2009-2013 ACS data. In Kettering, unemployment rose from 1,008 (3.3% unemployment rate) in 2000 to 2,266 (7.6% unemployment rate) based on 2009-2013 ACS data.

Incomes

The rise in the number of unemployed persons in Dayton and Kettering has also contributed to major decreases in median household incomes in recent years. In 2013-dollars, Dayton's median household income fell from \$38,337 in 1999 to \$28,456, based on 2009-2013 ACS data. Similarly, Kettering's median household income fell from \$62,981 in 1999 to \$49,522, based on 2009-2013 ACS data. These decreases in income have contributed to large rises in individual and family poverty rates in both communities.

Economic Development Market Analysis

Business Activity

Table 40 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	59	2	0	0	0
Arts, Entertainment, Accommodations	5,685	4,803	15	8	-7
Construction	1,098	1,850	3	3	0
Education and Health Care Services	10,243	27,201	27	43	16
Finance, Insurance, and Real Estate	2,177	3,264	6	5	-1
Information	1,009	1,867	3	3	0
Manufacturing	4,482	9,442	12	15	3
Other Services	1,388	2,475	4	4	0
Professional, Scientific, Management Services	2,983	4,434	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	5,406	3,515	14	6	-8
Transportation and Warehousing	1,416	1,173	4	2	-2
Wholesale Trade	1,552	2,614	4	4	0
Total	37,498	62,640	--	--	--

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 41 - Labor Force

Total Population in the Civilian Labor Force	67,805
Civilian Employed Population 16 years and over	56,267
Unemployment Rate	17.02
Unemployment Rate for Ages 16-24	27.94
Unemployment Rate for Ages 25-65	10.77

Data Source: 2007-2011 ACS

Table 42 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	8,734
Farming, fisheries and forestry occupations	2,895
Service	8,529
Sales and office	13,774
Construction, extraction, maintenance and repair	4,032
Production, transportation and material moving	4,089

Data Source: 2007-2011 ACS

Travel Time

Table 43 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	43,371	81%
30-59 Minutes	7,439	14%
60 or More Minutes	2,860	5%
Total	53,670	100%

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 44 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,045	1,771	5,705
High school graduate (includes equivalency)	11,520	2,592	7,366
Some college or Associate's degree	17,989	2,556	5,895
Bachelor's degree or higher	8,763	684	1,495

Data Source: 2007-2011 ACS

Educational Attainment by Age

Table 45 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	324	427	430	1,015	2,269
9th to 12th grade, no diploma	3,099	2,704	2,256	4,689	2,639
High school graduate, GED, or alternative	4,867	4,820	5,088	11,570	6,835
Some college, no degree	14,518	5,698	4,910	9,685	2,675
Associate's degree	567	1,793	1,557	2,875	609
Bachelor's degree	970	2,626	1,541	3,040	1,096
Graduate or professional degree	24	743	895	2,257	960

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 46 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,414
High school graduate (includes equivalency)	20,610
Some college or Associate's degree	26,664
Bachelor's degree	36,744
Graduate or professional degree	58,304

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within the Dayton Kettering area are the “Eds, Meds, and Feds”, more commonly known as the sectors of education, health care, and government. The area boasts nine hospitals and numerous medical facilities. The University of Dayton, Sinclair Community College, Wright State University, and Kettering College contribute to the education sector, along with local school systems. The City of Dayton and City of Kettering contribute to the government sector, in addition to Montgomery County and quasi-governmental agencies such as CountyCorp and CityWide Development Corporation.

Describe the workforce and infrastructure needs of the business community:

Job training programs are needed to prepare Dayton’s workforce for jobs in the region’s existing tooling and machining industry. Marketing the value of trade schools to high school students is an increasing need, as more students are choosing not to attend college. Local employers face difficulties finding experienced and skilled applicants, and many applicants have trouble passing a drug test. In the Economic Development Focus Group, it was widely agreed upon that businesses cannot find employees who want to come to work. While on-the-job training and experience are important, potential employees lack life skills necessary to maintain employment, such as finding transportation to work when a vehicle breaks down or having reliable childcare.

Consistent throughout Dayton is the challenge of having an aging inventory of buildings, which impacts businesses as well. Many owners are unable to invest in their buildings to make them move-in ready. Making an obsolete building ADA-complaint is a barrier and causes businesses to look outside Dayton towards newer commercial developments. Though the downtown area has shown great progress in business growth and development, other areas of the city require significant infrastructure improvements and investments, creating cost burdens for current businesses while not appealing to potential businesses and customers.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The first phase of Austin Landing, a mixed-use development located 13.3 miles south of Dayton, opened in 2013. The development is home to a variety of retail, hospitality, food-service, and professional establishments. Since opening, three large CPA firms have moved from downtown Dayton to Austin Landing, fueling the concern that more businesses will be relocating from Dayton to the new development.

The City of Moraine, located less than five miles south of Dayton, is ramping up for the opening of the Fuyao Plant, located at the former GM Plant. The Chinese auto glass company, which has invested more than \$350 million in site improvements, has hired 450 production workers and 120 salaried staff. When fully-staff, Fuyao will have a workforce totaling 1,500 employees.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The opening of the Fuyao Plant has the potential for employment of a job trained workforce. Many former production workers who found themselves unemployed after the loss of so many manufacturing jobs in the area would likely be suited for this opportunity.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

OhioMeansJobs / Montgomery County is a public / private partnership established to bring employers, educators, and social service agencies together to address local workforce development issues. Sinclair Community College and the University of Dayton Research Institute are also involved in workforce training initiatives, as well as Goodwill Easter Seals and CareSource, which provide a variety of workforce training programs. Workforce training and development is imperative to bringing low-income persons out of poverty. The Consolidated Plan recognizes these existing vital workforce initiatives have the need for each to become more visibly available and accessible to the population so the greatest impact can be achieved for positive change to occur.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Dayton published its most recent comprehensive plan – CitiPlan 20/20 – in 1999, and is currently working to update the plan. This plan serves as Dayton’s strategic economic development plan. The Dayton Development Coalition leads a regional comprehensive economic development strategy, which incorporates assets and opportunities in Dayton and Kettering.

Discussion

Food deserts are abundant throughout Dayton. Full-service grocery stores are rare and smaller “corner” grocery stores are almost non-existent. Efforts should be undertaken to bring grocery establishments into the neighborhoods through economic development incentives. A grocery store chain such as Aldi would be ideal due to the store’s smaller footprint, affordable prices, and fresh products. However, in order to promote Dayton to businesses, perceptions of neighborhood safety need to be addressed.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated (include a definition of "concentration")?

For the purposes of the Consolidated Plan, “concentration” is defined as census tracts where the percentage of households with multiple housing problems is at least 10 percentage points higher than the percentage for the city as a whole. Although households with multiple housing problems are not geographically concentrated, these households are concentrated to one income category.

Housing is classified as having multiple housing when one or more of the following characteristics apply: lacking complete plumbing facilities; lacking complete kitchen facilities; or housing costs greater than 30% of income and overcrowding is present, meaning more than one person per room. Units lacking complete plumbing facilities and kitchen facilities throughout the Dayton – Kettering Consortium is less than 1%. Overcrowding between 1.01 and 1.5 persons is only 1% throughout the Consortium. The only substantial housing problem in the Dayton Kettering Consortium is cost burdensome housing, where 76% of households at or below 30% AMI have housing costs which exceed 30% of their income. Respectively, 62.4% of LMI households, those at or below 80% of area median income, are cost burdened by housing.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated (include a definition of "concentration")?

For the purposes of the Consolidated Plan, “concentration” is defined as census tracts where the percentage of a specific racial or ethnic group or low-income families is at least 10 percentage points higher than the percentage for the city as a whole.

The City of Dayton contains areas of racial concentration with regards to the populations of both African Americans and Asians, with much of the western portion of the city being racially concentrated with regards to the African American population and one block group being racially concentrated with regards to the Asian population. Two additional block groups are considered ethnically concentrated with regards to the Hispanic population. These block groups are: CT 19, BG 4 (portion of the Burkhardt Neighborhood), and CT 22, BG 2 (portion of the Twin Towers Neighborhood).

Within the City of Kettering, CT 211, BG 1; CT 218; and CT 204, BG 1 are all areas of racial concentration, with CT 211, BG 1 and CT 218 being considered racially concentrated with regards to the African American population, and with CT 204, BG 1 being generally racially concentrated, with a racial minority population of 19.1% compared to Kettering’s overall racial minority population of 7.4%.

In regards to low-income families, HUD defines an LMI census block group in the City of Dayton as one in which 51% or more of the population have incomes at or below 80% of the median family income. 60.8% of Dayton’s block groups qualify at LMI with no strategic concentration in one particular area.

The City of Kettering follows an exception criteria, meaning HUD defines an LMI census block group in the City of Kettering as one in which 40.9% or more of the population have incomes at or below 80% of the median family income. There are sixteen block groups which are considered LMI with no strategic concentration in one particular area.

What are the characteristics of the market in these areas/neighborhoods?

The characteristics of the markets in these areas in Dayton are consistent with the majority of the markets throughout Dayton. All have an aging housing stock, a massive inventory of abandoned buildings, lack of economic opportunities and neighborhoods in distress. The characteristics within the City of Kettering are not as forthright as in the larger entitlement communities.

Are there any community assets in these areas/neighborhoods?

The downtown area has seen an influx of private and leveraged investment. The demolition program has been successful at removing over a thousand blighted structures, and there are strong neighborhood associations throughout Dayton. A vital community asset is the transportation system provided by Greater Dayton RTA. Kettering, as a smaller entitlement with less saturation of housing and economic problems as compared to Dayton, has stable neighborhoods throughout the city.

Are there other strategic opportunities in any of these areas?

Extending Dayton's bike programs into areas outside of downtown and creating neighborhood business districts will benefit these areas and the entire city.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the Dayton-Kettering Consortium 2016 - 2020 community development, housing, and economic development priorities, anticipated financial resources, partners, programs and activities to address the needs as determined by the Needs Assessment, Market Analysis, and input received from community engagement, focus groups and stakeholder meetings.

The City of Dayton and the City of Kettering identify the following Priority Needs:

- Revitalization of Neighborhoods
- Quality of Affordable Housing
- Expansion of Economic Opportunities
- Provision and Coordination of Public Services
- Homelessness

The goals established by the City of Dayton to meet the Priority Needs include:

- Neighborhood Safety Measures
- Demolition of Abandoned Structures
- Infrastructure Improvements
- Expand, Maintain and Improve Affordable Housing
- Targeted Code Enforcement Efforts
- Economic Development Incentives
- Youth & Senior Services
- Workforce Training and Development
- Reduce Homelessness and At-Risk Homelessness

The goals established by the City of Kettering to meet the Priority Needs include:

- Demolition of Abandoned Structures
- Infrastructure Improvements
- Expand, Maintain and Improve Affordable Housing
- Economic Development Incentives
- Public Services

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

General Allocation Priorities

The housing, special needs, and community development priorities established as part of the Consolidated Plan were developed through a comprehensive public outreach process, which included a community needs survey, focus groups, stakeholder meetings, and a public review process with a high priority on meaningful citizen engagement. The priorities reflect policy directives that have emerged from recent local planning publications, including CitiPlan 20/20, Focus 2010, Kettering Housing Market Analysis, Analysis of Impediments to Fair Housing Choice, Homeless Solutions Community 10 Year Plan, citywide comprehensive plans, and neighborhood strategic plans.

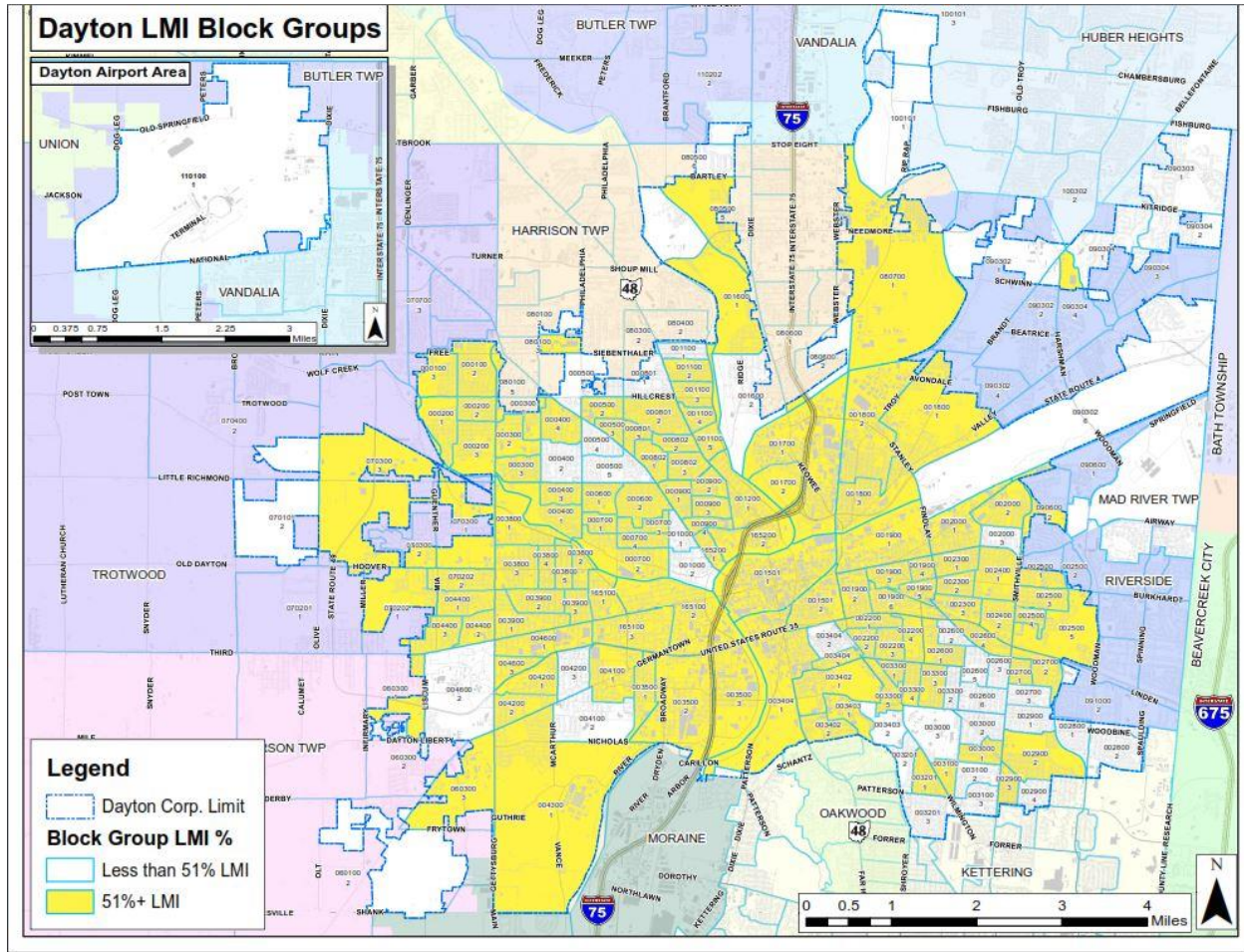
In light of the priorities established to guide the next five years of funding, the system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG, HOME, and ESG programs;
- Focusing on low and moderate income areas or neighborhoods in the area;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and
- The ability to demonstrate measurable progress and success.

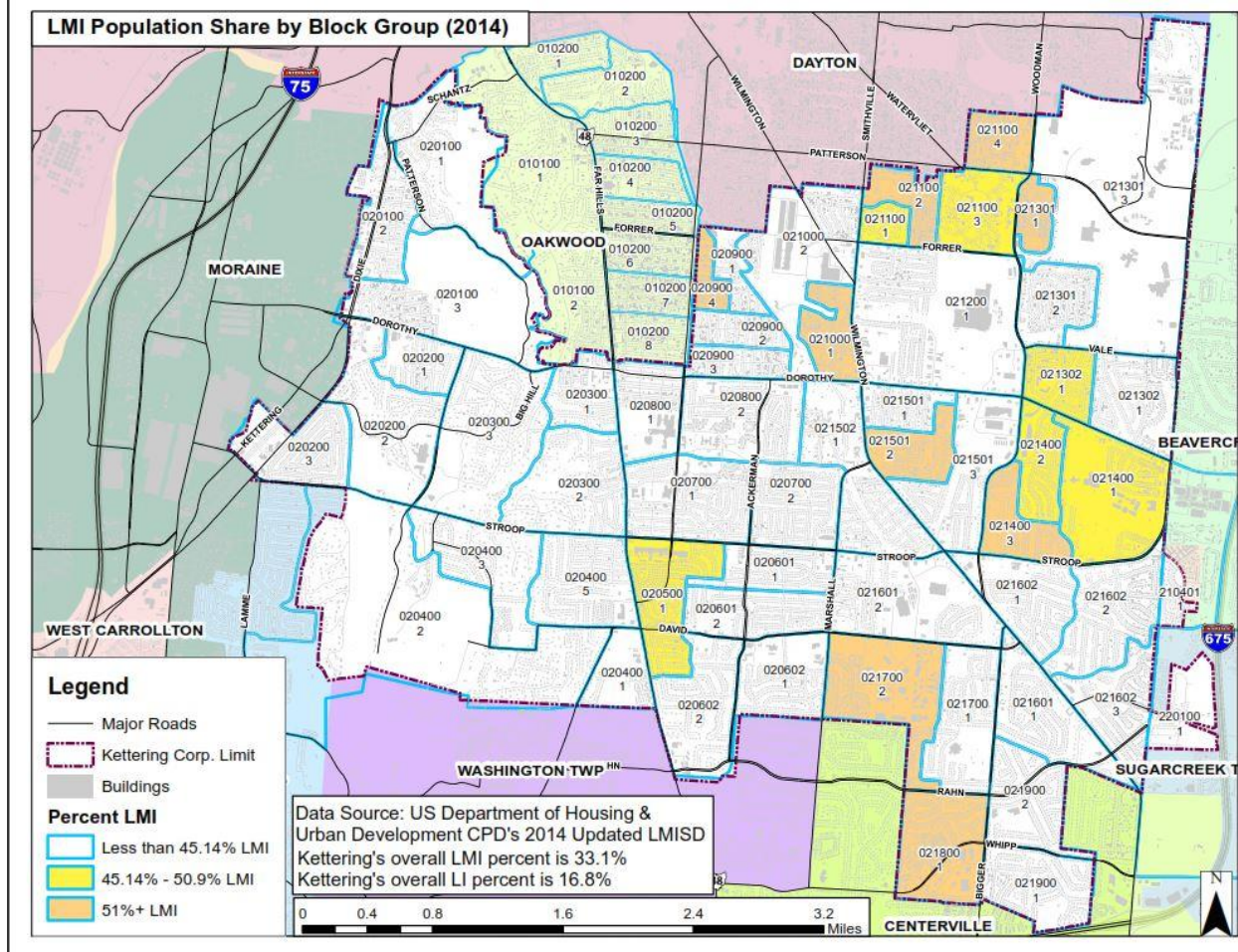
In order to meet the statutory requirements of the CDBG program, HUD defines an LMI census block group in the City of Dayton as one in which 51% or more of the population have incomes at or below 80% of the median family income. The City of Kettering follows an exception criteria, meaning HUD defines an LMI census block group in the City of Kettering as one in which 40.9% or more of the population have incomes at or below 80% of the median family income.

The following maps illustrate the LMI census block groups and areas of racial and ethnic concentration of the cities of Dayton and Kettering.

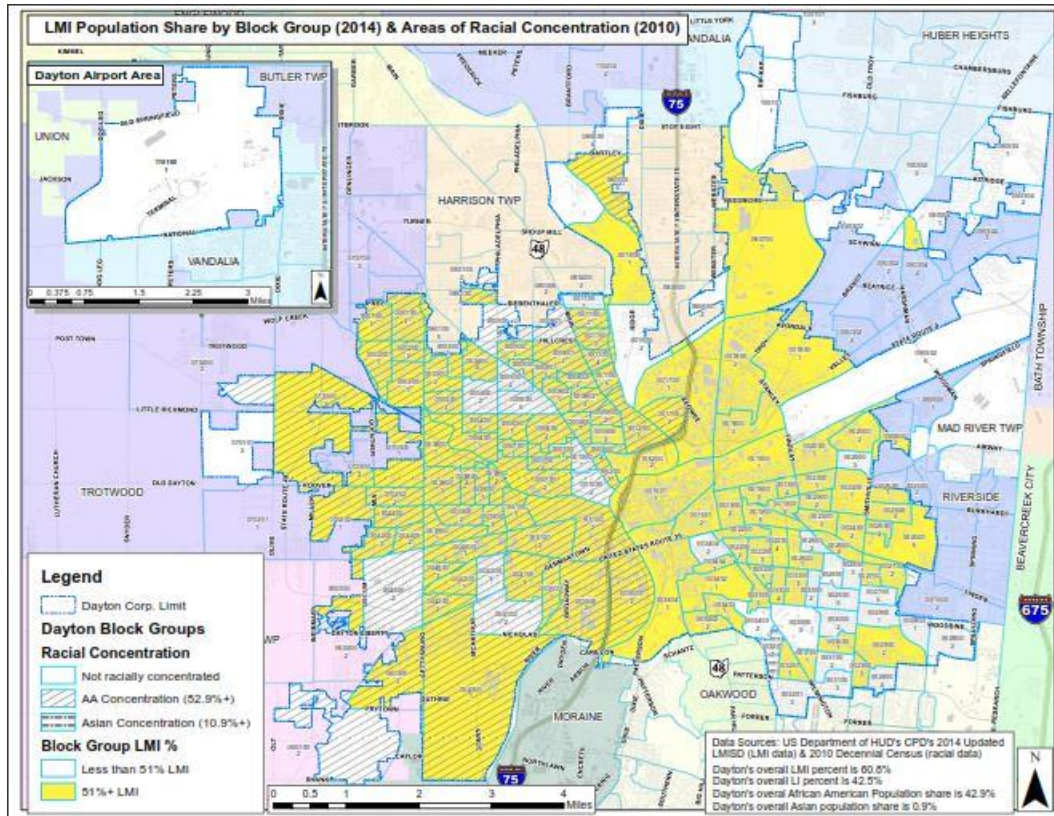
Map: Dayton LMI Census Blocks



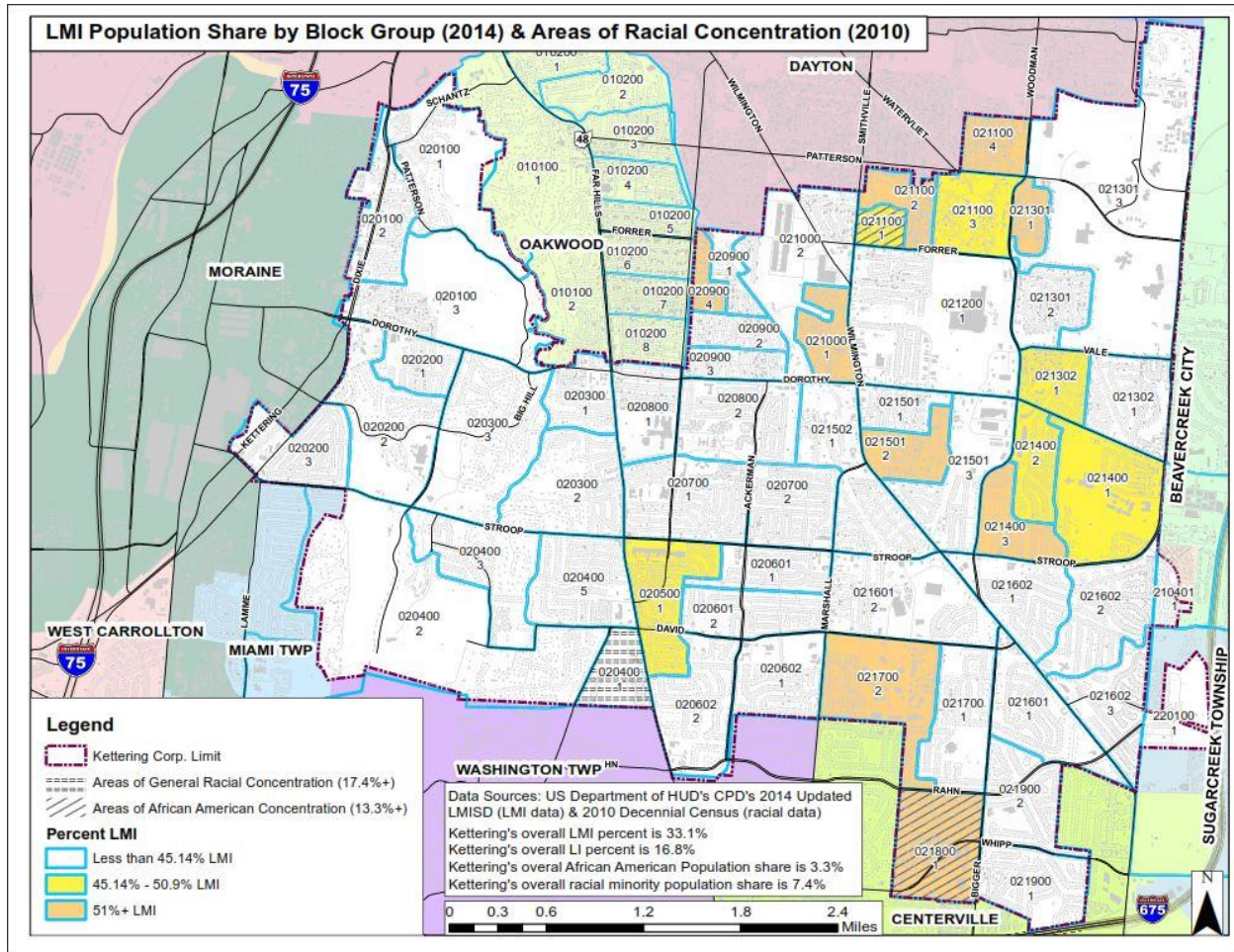
Map: Kettering LMI Census Blocks



Map: Dayton LMI & Racial Concentration



Map: Kettering LMI & Racial Concentration



SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Revitalization of Neighborhoods
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents, Non-housing Community Development
	Geographic Areas Affected	Community-wide
	Associated Goals	Neighborhood Safety Measures Infrastructure Improvements Demolition of Abandoned Structures Targeted Code Enforcement Efforts Expand, Maintain and Improve Affordable Housing Economic Development Incentives Planning and Program Administration
	Description	The Cities of Dayton and Kettering will administer activities to improve the physical condition, health, and safety of residential neighborhoods. The City of Dayton will administer activities to improve neighborhood safety and invest in improving housing quality in targeted neighborhoods. Activities may include – but are not limited to – continuation of the demolition program; street and sidewalk improvements; street lighting installation; park improvements; cleanup of abandoned lots, right-of-ways, and alleys; historic preservation; and collaboration with neighborhood associations to address the perception of safety.
	Basis for Relative Priority	Citizen input, focus groups, and stakeholder meetings all showed concern for crime and the lack of safety measures in the City of Dayton. Due to the age of the neighborhoods throughout both cities, there is a need for a comprehensive approach to revitalizing the neighborhoods. A consistent theme throughout the focus groups and in survey responses has been the need for places for youth to congregate within the City of Dayton, such as activity centers or neighborhood parks with athletic courts and skate parks.

2	Priority Need Name	Quality of Affordable Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents
	Geographic Areas Affected	Community-wide
	Associated Goals	Targeted Code Enforcement Efforts Expand, Maintain and Improve Affordable Housing Planning and Program Administration
	Description	The Cities of Dayton and Kettering will administer activities to maintain, improve, and expand owner- and renter-occupied housing. The activities may include – but are not limited to – rehabilitation programs; home modifications for disabled and elderly homeowners to allow them to remain in their homes; emergency repair programs; new construction; down payment assistance; and concentration of the code enforcement program with an emphasis on referring LMI homeowners to home repair agencies.
	Basis for Relative Priority	The most common housing problems are the cost burden of housing due to the aging housing stock, and cost of repairs and renovations. There is a lack of ADA-accessible housing for seniors and disabled persons. There is a need for more affordable and accessible senior housing in the following categories: accessible independent living units; independent living units that provide in-home care; assisted-living facilities; and nursing facilities. Supportive housing addresses the housing needs of those in homelessness combined with a disability.

3	Priority Need Name	Expansion of Economic Opportunities
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Elderly, Public Housing Residents, Non-housing Community Development
	Geographic Areas Affected	Community-wide
	Associated Goals	Economic Development Incentives Workforce Training and Development Planning and Program Administration
	Description	The Cities of Dayton and Kettering will administer activities which may include – but are not limited to – creation of job-ready sites; rehabilitation and facade improvement programs for small business owners; coordination with existing agencies to promote and increase job training opportunities; and physical improvements of business districts. The City of Dayton will improve food accessibility throughout the city to address food deserts.
	Basis for Relative Priority	Food deserts are abundant throughout Dayton. Full-service grocery stores are rare and smaller “corner” grocery stores are almost non-existent. Efforts should be undertaken to bring grocery establishments into the neighborhoods through economic development incentives. Dayton and Kettering face an aging inventory of buildings, which negatively impacts businesses. Many owners are unable to invest in the building to make it move-in ready or to make it ADA-compliant. These issues cause businesses to locate in newer commercial developments outside city limits. Workforce training and development is imperative in bringing low-income persons out of poverty. The Consolidated Plan recognizes existing vital workforce initiatives with the need for each to become more visible and accessible to the population.

4	Priority Need Name	Provision and Coordination of Public Services
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Community-wide
	Associated Goals	Workforce Training and Development Youth & Senior Services Planning and Program Administration
	Description	The Cities of Dayton and Kettering will administer activities that may include – but are not limited to – coordinating with existing service providers to increase youth and senior activities; expanding educational and tutoring programs; addressing the need for addiction services and marketing existing services; and working with Montgomery County in a concerted effort to develop a coordinated service delivery system.
	Basis for Relative Priority	Nineteen percent of Dayton’s noninstitutionalized population has a disability, with a count of 26,635. Fifteen percent of Kettering’s population has a disability, totaling 3,014 people. Collectively, there are 29,649 individuals who are recognized as having a disability within the Dayton-Kettering Consortium. In addition, both cities have experienced an increase in the number of households receiving SSI benefits.

5	Priority Need Name	Homelessness
	Priority Level	Low
	Population	Extremely Low, Low, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Community-wide
	Associated Goals	Reduce Homelessness and At Risk Homelessness Planning and Program Administration
	Description	In collaboration with the CoC, the City of Dayton will administer activities to reduce homelessness which include – but are not limited to – assistance to persons and households at risk of becoming homeless; assistance to homeless persons and households with emergency shelter beds; supportive services to homeless and at-risk persons to assist with the transition from homelessness to self-sufficiency; and housing retention.
	Basis for Relative Priority	During 2014, there were 3,046 households (4,048 people) who experienced homelessness and were served in one of the community's gateway shelters in Montgomery County, consisting of 475 families; 89 unaccompanied minors between the ages 11-17; and 2,482 single adults. Many households served were new to homelessness, with 40% of single adults and 49% of families having experienced their first stay in a gateway shelter. The Homeless Solutions Community 10 Year Plan recognizes the need for supportive housing so much that a goal to produce 750 units of additional supportive housing is underway.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Table 48 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The most common housing problem affecting LMI households is housing cost burden. In the City of Dayton, over 10,000 LMI renter households have housing costs which exceed 30% of their income. In the City of Kettering, almost 2,000 LMI households have housing costs which exceed 30% of their income.
TBRA for Non-Homeless Special Needs	The same characteristics and variables which influence the use of funding for TBRA are applicable to the Non-Homeless Special Needs population. In this case, the housing affordability strategy is coupled with the provision of supportive services to maintain housing stability.
New Unit Production	There is a need for construction of market-rate and affordable units, but Dayton and Kettering must keep in mind that oversaturation of affordable housing can be detrimental to a community. Housing data shows that home values and rent charges are less in Dayton than in the area and State of Ohio, indicating that lack of affordability is related to low income levels.
Rehabilitation	Rehabilitation of housing is at a critical point in the City of Dayton, where 88.5% of housing was built prior to 1980. Over a third of homes in Dayton, 36.1%, were constructed prior to 1940. The City of Kettering has followed closely to that trend, where nearly a third of homes, 32.3%, were built in the 1950s and 88.9% of the housing units were constructed prior to 1980. The aging housing stock is a large contributor to the cost burden of homeowners. Rehabilitation funds are necessary to maintain affordability and sustainability.
Acquisition, including Preservation	NSP and MOF programs provided an influx of funds for acquisition and demolition. As the stimulus programs are ending, demolition rates will decrease. Historic preservation should be pursued if economically feasible, when the costs to preserve a building do not outweigh the value of the preservation upon completion.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The primary resources available to implement the Consolidated Plan come from three HUD entitlement programs: CDBG, HOME, and ESG. CDBG is the largest and most flexible source, providing eligibility for a variety of activities.

Population and poverty rates are the major criteria in the determination of federal entitlement funds. As the City of Dayton has experienced steep population losses and modest reductions in its poverty rate, it has also experienced commensurate reductions in federal funding. The loss of federal funding has been at the expense of city programs that sustain a suitable living environment, including code enforcement, demolition, road resurfacing, recreation services, and youth services.

Kettering receives funding for housing-related activities through a HOME program consortium with the City of Dayton, so its funding levels are also tied into the demographic fluctuations of the larger city.

Anticipated Resources

Table 49 – Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,912,453	225,000	150,000	5,287,453	18,923,914	Allocation estimate based upon 1.5% reduction annually.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	953,216	0	1,000,000	1,953,216	2,950,299	Allocation estimate based upon 10% reduction annually.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	456,860	0	0	456,860	1,968,672	Allocation estimate based upon 3% increase annually.

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

The City of Dayton ensures that the matching funds required for the ESG program are met annually by requiring each subrecipient agency to submit a total budget that includes all funding sources planned for the program year. The City audits these sources during the annual monitoring of each subrecipient. Matching funds, in general, will come from the following sources: Montgomery County Human Services Levy; Montgomery County marriage fees; United Way; Federal Emergency Management Agency (FEMA); Children Services Division; Ohio Department of Development and Education; Veterans Administration; and private fundraising.

The HOME match for both Dayton and Kettering comes from the forbearance of taxes and discounted land or property sales.

The City of Dayton receives other funding that facilitates programs to address needs identified in the Consolidated Plan, including Shelter Plus Care Grants, LIHTC, the Multi-Family Bone Program, the Supportive Housing Program, and the Single Room Occupancy Program.

The City of Dayton leverages additional funding by using CDBG and HOME funding as matching funds to secure other grant sources and private investment, where eligible.

If appropriate, describe publicly-owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Dayton will continue to pursue opportunities to utilize publicly-owned land to capitalize on projects throughout the city. This method has served in the development of affordable housing and the Dayton Public Schools rebuild. With the flurry of recent demolition activity and through partnerships with the Montgomery County Land Bank, the City of Dayton is able to aggregate vacant lots for development potential.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

Table 50 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Miami Valley Regional Planning Commission	Government	Planning	Region
Dayton/Kettering/Montgomery County Continuum of Care	Continuum of care	Homelessness Non-homeless special needs	Region
Homeless Solutions Policy Board	Government	Homelessness	Region
Greater Dayton Premier Management	PHA	Public Housing	Region
CityWide Development Corporation	Redevelopment authority	Economic Development Ownership Planning Rental Neighborhood improvements	Region
CountyCorp	Redevelopment authority	Ownership Planning Public Housing Rental	Region
Rebuilding Together Dayton	Regional organization	Economic Development Planning neighborhood improvements Public facilities Public services	
St. Vincent DePaul	Non-profit organizations	Homelessness Non-homeless special needs	
Homefull	Non-profit organizations	Homelessness Non-homeless special needs	
Miami Valley Housing Opportunities	Non-profit organizations	Homelessness Non-homeless special needs	
People Working Cooperatively	Non-profit organizations	Ownership Neighborhood improvements	

Assessment of Strengths and Gaps in the Institutional Delivery System

The Department of Planning and Community Development of the City of Dayton is responsible for managing the vast network of public agencies, private service providers, and local non-profit organizations through which it will carry out the Consolidated Plan. This department has the lead responsibility for coordinating the development of the Consolidated Plan and the development and timely implementation of each annual action plan. In administering its programs, the City works cooperatively within a landscape of local, state, and regional agencies.

In addition to the City of Kettering, several other City of Dayton departments and agencies are involved in the implementation of the Consolidated Plan, including the Office of Economic Development, Department of Public Works, Department of Recreation and Youth Services, Department of Management and Budget, Dayton Municipal Court, and the Dayton Human Relations Council. GDPM will continue its role as primary provider of low-income public housing and administrator of Section 8 programs. The Shelter Policy Board will be the lead agency with which the City will partner to provide policy guidance and oversight for addressing the needs of the homeless.

Both Cities have acknowledged challenges in adequately meeting the housing needs of its lowest-income residents. In Dayton, a long-term population decline has left a weakened tax base and many deteriorating abandoned structures, which decreases property values and invites nuisance activity. This has resulted in an increase of affordable but substandard housing stock. Dayton has previously set aside large CDBG allocations for code enforcement, but in light of the limited effectiveness of identifying rather than rehabilitating deficient properties, the City intends to shift its focus to activities that more directly increase the quality of the housing stock.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 51 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Describe how the service delivery system – including, but not limited to, the services listed above – meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

Increased coordination among homeless providers and with mainstream community resources is one of the four key principles of the Homeless Solutions Plan. Over the last seven years, the homeless providers have gone from a network of fairly independent providers, who partnered on specific projects and interacted with each other through the Emergency Housing Coalition, to a coordinated system. The system is better educated about the role each type of program plays in ending homelessness, and is organized to be the most effective system possible. The Dayton-Montgomery County homeless system has clear resources, targeted clients, and measurable outcomes. These changes have been made as a result of the Front Door Assessment process and the combined funding review process undertaken since the plan was adopted.

Most of the major systems that interact with households who are at risk of or actually homeless are represented on the Homeless Solutions Policy Board or on the Policy Board's committees, with ongoing coordination between these entities. Liaisons to the homeless system have been designated by Children's Services and community mental health centers to increase coordination for households in crisis and plan a household's transition from homelessness to housing. Many of these systems are also represented on the Emergency Housing Coalition and are well known to homeless providers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

There are a number of agencies in the Dayton area that exist to serve the special needs populations, including but not limited to ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavior Health, Kettering Behavioral Health, Goodwill Easter Seals, Homefull, Places, and Eastway Corp. According to the Montgomery County Family Resource Guide, there are 15 agencies that provide addiction treatment services, 18 agencies that provide mental health services, 19 medical health centers, and 9 local hospitals. The extensive list of providers and facilities suggest a substantial amount of services are available for the special needs populations within the Dayton area.

Case management is a collaborative process of assessment, planning, facilitating, care coordination, evaluation, and advocacy for options and services to meet an individual's or family's comprehensive needs. Housing-focused case management concentrates on the areas that directly impact a particular household's stability in housing. Montgomery County, along with the Cities of Dayton and Kettering, has a successful comprehensive CoC with an established collaborative system in place with regards to housing. There needs to be the same comprehensive continuum in regards to service providers and in conjunction with supportive housing to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

The Cities of Dayton and Kettering will coordinate with Montgomery County to develop a coordinated service delivery system – similar to the system that exists for homeless providers – for all categories of public and supportive services.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Table 5249 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Safety Measures	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
2	Demolition of Abandoned Structures	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG	Buildings Demolished: 750 Buildings Other: 1,000 Other
3	Infrastructure Improvements	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80,000 Persons Assisted Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Expand, Maintain and Improve Affordable Housing	2016	2020	Affordable Housing Public Housing Homeless		Revitalization of Neighborhoods Quality of Affordable Housing	CDBG, HOME	Rental units rehabilitated: 250 Household Housing Units Homeowner Housing Added: 50 Household Housing Units Homeowner Housing Rehabilitated: 1050 Household Housing Units Direct Financial Assistance to Homebuyers: 90 Households Assisted
5	Targeted Code Enforcement Efforts	2016	2020	Affordable Housing Non-Housing Community Development		Revitalization of Neighborhoods Quality of Affordable Housing	CDBG	Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Units Other: 20 Other
6	Economic Development Incentives	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods Expansion of Economic Opportunities	CDBG	Jobs created/retained: 60 Jobs Businesses assisted: 10 Businesses Assisted
7	Youth & Senior Services	2016	2020	Non-Homeless Special Needs Non-Housing Community Development		Provision and Coordination of Public Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Workforce Training and Development	2016	2020	Non-Homeless Special Needs Non-Housing Community Development		Expansion of Economic Opportunities Provision and Coordination of Public Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Jobs created/retained: 50 Jobs Other: 1 Other
9	Reduce Homelessness and At Risk Homelessness	2016	2020	Homeless		Homelessness	CDBG, ESG	Homeless Person Overnight Shelter: 1500 Persons Assisted Homelessness Prevention: 500 Persons Assisted Other: 500 Other
10	Planning and Program Administration	2016	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Revitalization of Neighborhoods Quality of Affordable Housing Expansion of Economic Opportunities Provision and Coordination of Public Services Homelessness	CDBG, HOME	Other: 1 Other

Goal Descriptions

1	Goal Name	Neighborhood Safety Measures
	Goal Description	The City of Dayton's goal for improving resident safety contributes directly to the livelihood of neighborhoods. Activities may include - but are not limited to - street lighting improvements; cleanup of abandoned lots, right-of-ways and alleys; and initiating a public safety program through a joint effort with neighborhood associations and local police departments.
2	Goal Name	Demolition of Abandoned Structures
	Goal Description	The Cities of Dayton and Kettering will continue demolition efforts to address blight through the elimination of abandoned structures.
3	Goal Name	Infrastructure Improvements
	Goal Description	The Cities of Dayton and Kettering will provide infrastructure improvements within neighborhoods to include – but are not limited to – street, curb, and sidewalk improvements. Infrastructure improvements within the City of Dayton will be targeted to residential neighborhoods.
4	Goal Name	Expand, Maintain and Improve Affordable Housing
	Goal Description	The goal for affordable housing includes maintaining, improving, and expanding affordable housing, both public and private owner- and renter-occupied, through such activities as down payment assistance, rehabilitation programs, repair programs, programs for ADA improvements, and construction of new affordable and market rate housing.
5	Goal Name	Targeted Code Enforcement Efforts
	Goal Description	The City of Dayton will restructure the Code Enforcement Program to target efforts in key areas of the city. The City of Dayton has partnered with Wright State University to conduct a citywide housing condition survey in summer and fall of 2015. Each property will be assessed using a standard survey and will include pictures of each property for further comparison. Targeting our code enforcement efforts in “tipping point” neighborhoods – areas of the city with overall good housing stock with minor housing issues – will help keep neighborhoods from falling into irreparable decline. In addition, focusing our code enforcement areas near major new housing developments – Phoenix Project, Roosevelt Commons, Twin Towers Crossing – would protect the investments and lead to further investment.

6	Goal Name	Economic Development Incentives
	Goal Description	The City of Dayton will work with business owners to create move-in ready spaces, and provide rehabilitation such as facade improvements and ADA modifications. Emphasis will be placed on bringing grocery store establishments into neighborhoods through economic development incentives. The City of Kettering will support incentives to retain existing employers and increase economic stability.
7	Goal Name	Youth & Senior Services
	Goal Description	The Cities of Dayton and Kettering will assist individuals and organizations in connecting senior citizens with existing services, and will coordinate with available resources to develop and promote youth activities. The Cities of Dayton and Kettering will work with Montgomery County to develop a comprehensive network of service providers, in conjunction with supportive housing, to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing.
8	Goal Name	Workforce Training and Development
	Goal Description	The Cities of Dayton and Kettering will work with Montgomery County and various agencies to support existing workforce initiatives.
9	Goal Name	Reduce Homelessness and At Risk Homelessness
	Goal Description	The City of Dayton's allocation of Emergency Solutions Grant funds will be expended on activities by the Dayton/Kettering/Montgomery County CoC to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to stable housing.
10	Goal Name	Planning and Program Administration
	Goal Description	Planning, administration, and compliance costs associated with implementation of the Consolidated Plan programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

There will be approximately 1,440 families who will benefit from the affordable housing initiatives administered by the Cities of Dayton and Kettering.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

GDPM entered into a Voluntary Compliance Agreement (VCA) with HUD for Section 504 compliance in August 2010. Following the VCA Agreement, GDPM conducted a Section 504 needs assessment and Transition Plan in 2011. The current VCA compliance requirements include 134 UFAS units and 54 sensory units. GDPM has completed 110 of the 134 UFAS mobility units, 14 units are underway, and 10 units have yet to be converted. Of the sight and sound units, 39 of the 54 units have been completed, 8 units are underway, and 7 units have yet to be converted. GDPM will continue to pursue completion of all units identified.

Activities to Increase Resident Involvement

GDPM strives to provide high-quality and effective services to its resident population. The agency assists in improving the living environment of its LMI residents by providing significant client linkages to community resources including health care, disability services, and educational entities. GDPM continues to pursue homeownership opportunities through the agency's homeownership department. GDPM is developing a Resident Volunteer Patrol Program (RVPP) at resident sites; senior staff is currently working with the jurisdiction-wide resident council to gauge resident interest.

GDPM provides high quality and effective linkages to their resident population through Resident Opportunities for Self-Sufficiency (ROSS) grants, through which GDPM currently has over 15 formal partnerships with local organizations to provide social services for residents. In 2014, GDPM developed Quick Reference Safety Cards and Notices designed for all asset-management residents. GDPM is implementing a specific Emergency Evacuation Plan for residents of high-rise communities who may require assistance, which serves to supplement the current Integrated Contingency Plan for these types of housing structures. Under the plan, monthly fire drills will be conducted to educate and training residents and employees on evacuation safety.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Dayton's housing market is generally regarded as affordable, especially in the context of comparably sized communities nationally. With a 2000 median rent of \$448 per month, according to Census data, Dayton ranks within the top 10 cities with the lowest rent in the United States. Due to steady population decline and a recent rise in foreclosures, Dayton also has a high vacancy rate in both private market rental units and several of its large, older public housing sites. Vacancies often exert downward pressure on prices, as the wider variety of housing opportunities results in a less competitive market that becomes more affordable to lower-income renters.

Despite the prevalence of affordably priced housing opportunities in Dayton, rental and owner property remain out of reach for some populations. Those least likely to be able to afford either private market rentals or even Section 8 housing are families and individuals with incomes below \$10,500 (less than 30% of AMI). This income category experiences the highest risk of homelessness. These are the households for whom only the deep subsidies traditionally provided by public housing, provide affordable housing.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply than demand, which results in increased vacancy rates, abandoned and vacant property, and a "soft" market with lower rents and sale prices.

Several factors affect the maintenance, quality, and accessibility of affordable housing. The primary issue that impedes efforts to maintain Dayton's affordable housing supply is the high cost of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 70% of the housing stock in Dayton is more than 40 years old. Maintenance and renovation of these housing units to suit the needs of LMI households demands substantial funding. To that effort, the City will continue to fund a variety of home repair programs to support the LMI populations, collaborating with established housing partners including Rebuilding Together Dayton, CountyCorp, CityWide Development Corporation, and People Working Cooperatively.

Some neighborhoods achieve positive results through partnerships that facilitate construction of new affordable units and rehabilitation of existing homes. The City of Dayton will continue to work with area housing providers to stabilize the housing stock. For every federally funded tax credit project built within the City of Dayton, the developer is required to demolish two vacant or obsolete homes in order to build one new affordable-single family house. The City continues its efforts to equip residents to be good homeowners through its mortgage credit counseling classes held throughout the year.

Half of Dayton's households are renters. In order to keep good renters and attract those who do not desire to be homeowners, the City continues to re-evaluate and develop strategies that support committed investors, diversify the rental-housing product, and modernize existing units. To assist renter households, the City of Dayton continues to aggressively pursue the demolition of substandard

and obsolete housing, while promoting the construction of new, modern affordable rental units in desirable locations.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Fair Housing Assessment is currently being updated, with the draft being developed concurrently with the development of the Consolidated Plan.

The City will continue to encourage good-quality affordable housing, ensure that current homeowner investments are protected, and provide support to ensure future homeowners will realize appreciation on their investments. The City will serve the population of renters – who comprise half of its households – by continuing to support committed investors, diversifying the rental housing product, and modernizing existing units. As the population of Dayton becomes increasingly diverse, emphasis will be placed on encouraging racial and economic integration, as well as the dispersal of special needs populations throughout the community.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Projects for Assistance in Transition from Homelessness (PATH), Cooperative Agreement to Benefit Homeless Individuals (CABHI), and Daybreak Street Programs provide outreach services to sheltered and unsheltered homeless persons.

PATH outreach help adults and families who are homeless or at risk of homelessness – such as couch-hopping, staying in emergency shelter, or living on the street. PATH goes where homeless individuals stay, visiting and talking with them at places like shelters and free meal sites, under bridges, or at bus stations. PATH encourages participants to seek services and provides referrals to local healthcare agencies, human services, and social services organizations. For those who also have mental health care needs, PATH provides food, clothing, and hygiene products; referrals for counseling and medical care; help obtaining government identification and applying for benefits; and access to shelter and housing. The ultimate goal is to guide PATH participants from homelessness to permanent housing and independence.

The CABHI Program provides direct client supportive services to assure that unsheltered, chronically homeless individuals, homeless veterans, and chronically homeless veterans that struggle with behavioral health, substance abuse, or co-occurring disorders gain access to permanent supportive housing, case management, benefits, and appropriate behavioral health and substance abuse supports. Once in housing, CABHI services continue up to 12 months to ensure stable housing can be maintained.

Daybreak's Street Outreach Program makes contact with more than 1,500 youth each year who are couch-hopping or living on the street and looking for help. Daybreak provides these youth with basic necessities while helping them find a safe place to live.

Implementation of the Front Door Assessment, the local coordinated assessment process, is overseen by the Front Door Committee, a committee of the Homeless Solutions Policy Board. The Front Door Assessment was adopted to identify the issues that have led to a person or family's homelessness, determine the most appropriate program in the homeless system to help the household exit homelessness and into stabilized housing, and make a referral to that program. The Front Door Assessment is a standardized assessment focused on housing history and barriers to returning to housing. The Front Door is guided by four principles:

1. Rapidly exiting people from homelessness to stable housing.
2. Serve clients as efficiently and effectively as possible.
3. Ensure that the hardest to serve are served.
4. Be transparent and accountable through the homeless system.

Addressing the emergency and transitional housing needs of homeless persons.

When a household is unable to be diverted from entering the homeless system, the goal is that the Front Door Intake is done within 3 days of entering the shelter. The intake focuses on the situation that preceded their homelessness, whether they can return to that situation, and if they have the resources to be rapidly rehoused. If the household is still in shelter 7-14 days after entry, then the Comprehensive Assessment is completed. This section of the Front Door Assessment gathers long term history for housing, employment, legal, physical/behavioral health, family/dependent children, and independent living skills. The information is filtered through a Referral Decision Worksheet to determine the level of services a person will need to successfully exit homelessness.

Once the appropriate program has been determined, the household is either referred directly to the program if they have been determined to be suitable candidates for rapid rehousing, programmatic shelter or supportive services; or placed on a central waiting list for transitional housing, permanent supportive housing, or Safe Haven. Several priority criteria are used to determine placement on the permanent supportive housing and Safe Haven waiting lists, including homeless for more than 200 days, youth, unsheltered, elderly, and at-risk of death while homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Dayton-Montgomery County homeless system is operated with a “Housing First” philosophy and a commitment to exit households to housing as rapidly as possible. The Front Door Assessment supports this approach while also ensuring that households receive appropriate services to end their homelessness. Rapid rehousing programs are primarily targeted to households with income or recent history of income, but can also be used as a bridge housing program for households who are assessed as needing permanent supportive housing, but for whom there are no units currently available.

Households who enter the rapid rehousing program receive financial assistance and services with some or all of these activities:

- locating housing,
- paying the security deposit and first month’s rent,
- turning on utilities,
- moving in and obtaining furniture,
- identifying community resources for support and material assistance,
- enrolling children in school,

- addressing issues that have led to housing instability, or
- obtaining cash and other benefits such as Medicaid and Supplemental Nutrition Assistance Program (SNAP).

Financial assistance for rapid rehousing is initially available to all households that reside in shelter. If they still need assistance after three months, an income certification is conducted to ensure that the household's income is below 30% of AMI. Some individuals will only need one-time assistance based on their recent or current income status. Other individuals will need short term assistance (1-3 months) or medium term assistance (4-18 months). Assistance is based on their current inability to meet their housing costs due to job/income loss or some other mitigating factor. It is generally expected that households will receive no more than 6 months of assistance, although this can be waived if appropriate for the household's situation.

All participants are expected to contribute towards their household costs as soon as possible after the housing crisis has been resolved. In most cases, clients are not expected to contribute towards the first month's housing payment; then, a declining level of assistance is provided to help the clients gradually adjust to assuming full responsibility for their housing costs. Client contributions are set as a percentage of the rent payment, and, in most cases, will increase by 25% a month. Assistance is not expected to exceed more than \$3,000 per household with most households receiving substantially less. Shelter re-entry is monitored for all programs in the homeless system including rapid rehousing.

Currently there is no maximum length of stay at shelter. Because the priority is on the household's safety, they are not required to exit without permanent housing identified. Clients are required to accept the first appropriate housing referral made for them. Once a client has exited shelter to housing or a program that will lead to housing, they are not allowed to re-enter shelter for a year. The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days, and HEARTH has a goal of families being homeless for less than 30 days. With new HMIS reports tracking length of stay, the homeless system will be monitoring the length of stay in shelter and working to develop effective programs to reduce the length of stay as necessary. In addition, the CoC has adopted the OH-505 System Targets 2015, which are performance standards which meet or exceed HUD's performance measures in serving the homeless population.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Diversion involves a combination of financial assistance and negotiations to try to help households remain in their current housing or immediately enter into an alternate housing plan that does not include a shelter stay. Financial assistance can pay arrears to prevent the loss of housing or be used to

secure new housing as appropriate to the household's situation. Households also receive case management services to stabilize them in their new or existing housing and to connect them to community resources. Households who have been previously homeless are the main priority for prevention and diversion services at the main gateway shelters. Families who request entry to shelter who are assessed as having no other resources are also priority households for prevention assistance because of the detrimental effect of homelessness on children. Financial assistance is only provided to households who meet income and other eligibility criteria. Other households seeking assistance are referred to other community resources, which are very limited.

Dayton and Montgomery County have made a significant commitment to reduce the number of people entering shelter, reduce the length of time people remain in shelter, and reduce the rate of recidivism amongst the homeless population. Starting in the fall of 2011, all families requesting shelter at St. Vincent were required to meet with Homefull case managers before they entered shelter. Using the Front Door Intake section of the Front Door Assessment, the case manager works with the family to see if they have any alternative to entering shelter.

In the summer of 2013, St. Vincent and Volunteers of America were awarded Supportive Services for Veteran Families (SSVF) grants that has brought additional prevention, diversion and rapid rehousing resources to the community for veteran households. Using eligibility criteria developed by St. Vincent, the Front Door assessors will refer veteran households to the SSVF program. These new resources will expand the reach of community prevention and rapid rehousing funding by diverting veterans to another program.

Downtown Dayton Initiative

The Downtown Dayton Initiative is a community partnership designed to help mentally ill people congregating downtown receive services and an opportunity to meet others with similar circumstances. Members of the Miracle Clubhouse serve as peer specialists, approaching individuals downtown, offering personal care items, food and water, and the opportunity to visit the Miracle Clubhouse, a member-based community where people living with persistent mental illness come to rebuild their lives. Through this collaboration between Goodwill Easter Seals of Miami Valley, ADAMHS, Miami Valley Housing Opportunities PATH program, and the Dayton Police Department, the first year saw an 18% reduction in mental health related calls for service downtown. In addition, the Downtown Dayton Initiative received the 2015 International Association of Chiefs of Police (IACP) Cisco Community Policing Award.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Dayton-Kettering Consortium recognizes that cooperation among public and private organizations is essential for successful lead-based hazard reduction efforts. In that spirit, Dayton and Kettering continue to work toward reducing lead-based paint hazards through partnerships with Public Health Dayton and Montgomery County, Citywide Development Corporation, CountyCorp, Montgomery County, and lead contractors. Managing lead-based paint and other environmental regulations can significantly increase the cost burden of renovating older housing stock typically found in inner-city neighborhoods. The principal objective is to provide cost-effective methods for controlling lead while maintaining affordable housing for low-and moderate-income families. During the next five years, the City of Dayton's efforts will include the following:

- Lead paint assessments will be performed by Public Health on City of Dayton properties,
- Housing Inspection will continue to educate Dayton residents about lead paint hazards as part of its code enforcement efforts,
- Properties will be made lead-safe through rehabilitation programs,
- Blood tests will be conducted throughout Montgomery County, and
- Dayton will continue to aggressively demolish pre-1978 nuisance housing, which often contains lead-based paint.

In efforts to manage and abate lead-based paint hazards, the City of Kettering will continue its partnership with Public Health Dayton and Montgomery County for lead risk assessment and clearance testing. Each home of a potential housing rehabilitation client is tested for lead hazards. In the last program year, Kettering completed one lead-based paint abatement project in the course of a residential rehabilitation. All rehabilitation projects use lead-safe work practices, and the City's rehabilitation specialists are certified and trained as lead risk assessors.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint and lead-contaminated dust in older buildings are the most common sources of lead poisoning in children, according to the Mayo Clinic. The current threshold by which lead can cause harm in children is 10 ug/dL (micrograms lead per deciliter of whole blood), per the Centers for Disease Control and Prevention. A microgram is about the size of a grain of sugar. Current research is showing that lead at lower amounts than this can cause loss of IQ points and other neurological damage. Lead poisoning can affect all body systems in a child who has lead poisoning, including interfering with the child's brain development which can cause learning problems, behavior problems, and delays in development. Lead can damage the kidneys and other major organs of the body. Abating existing lead based paint in homes will limit children's exposure to this potential hazard. In addition, continued assessment, blood testing and education is necessary to determine the extent to which the population is affected.

How are the actions listed above integrated into housing policies and procedures?

The Cities of Dayton and Kettering have implemented HUD's Lead Safe Housing Rule, incorporating these rules into all repair and rehabilitation programs. Contractors are trained in lead-safe renovation practices and staff continues to be trained for certification in various lead-based paint intervention skills.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Dayton and Kettering are committed to eliminating poverty through making housing more affordable, preserving the condition and availability of existing housing stock and helping citizens build assets of all kinds: human, social, financial, physical, and natural. To this end, the Cities and their community partners have incorporated an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency.

The City of Dayton participates in an interagency coalition to promote the Earned Income Tax Credit (EITC) and Child Tax Credits (CTC) to City residents. The EITC/CTC Program is currently the largest anti-poverty effort in the country. The EITC/CTC Coalition can boast a broad spectrum of committed partners including community volunteers, the United Way of the Greater Dayton Area, Montgomery County, private banks and credit unions, non-profit community organizations, the IRS, and other public organizations such as Sinclair Community College. The EITC/CTC outreach campaign and free tax assistance is another means of assisting low and moderate income residents, while also helping the local economy by increasing disposable income. The coalition continues to work together to expand the program each year.

In addition to supporting the initiatives of local organizations that serve low-income residents by providing emergency shelter, transitional housing, and social services, the Cities administer programs that aim to mitigate poverty and the problems associated with it. Dayton and Kettering can directly impact some of poverty's primary causal factors – poor-quality housing, expensive housing, lack of education, unemployment, low income, and ill health – by utilizing its resources, including housing stock, social services provided by subrecipients, employment opportunities, public health guidance, and the educational system. The multiple aspects of the programs run by the Cities or their subrecipients, when working in concert, have the ability to reduce the number of households with incomes below the poverty level.

How are the Jurisdiction's poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?

A lack of quality affordable housing places housing cost burdens on LMI persons, limiting their ability to pay for other goods and services, such as quality education or needed prescriptions. The housing efforts of the two Cities are aimed at improving and maintaining a high standard of housing quality while also creating or maintaining affordability. Housing rehabilitation helps lower-income owners make much-needed repairs, which enables them to remain in their affordable homes, while the rental rehabilitation allows landlords to maintain decent housing and pass savings along to renters.

Over the five-year period of the Consolidated Plan, the Cities will also work closely with agencies that provide expanded housing options to current and potential residents. These agencies include CHDOs

and development corporations, both of which can assist many lower-income renters, including those with special needs.

Neighborhood revitalization efforts will continue in target areas to enhance the viability of neighborhoods through important street, sidewalk, and urban amenity projects.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Dayton utilizes a method of monitoring and evaluation to ensure that programs are being carried out in accordance with the approved Consolidated Plan. This process enables the City to evaluate program accomplishments in light of the established strategies. The monitoring process will allow the City to review projects to assess strengths, weaknesses, the ability to perform, and accomplishments.

Evaluation is focused on the impact that a given project has on meeting the goals and purposes of the HUD programs as outlined in their respective legislation. It is also focused on the results achieved by the project and whether or not the objectives set forth in the program proposal and work agreement between the City and the recipient are met.

Monitoring will emphasize the timely and effective conduct of activities delegated to the subrecipient. The City has the responsibility to monitor each project to make sure that applicable rules and regulations are being followed. The City is also responsible for ensuring that the work being done produces something of value to the community's low-and moderate-income residents and/or aids in the prevention or elimination of slum and blighting influences.

The City's monitoring process enables the City to evaluate program accomplishments and their relationship to the approved strategies and outcomes adopted within the Consolidated Plan. Further, the process allows the City to review programs and project providers in order to assess their strengths, weaknesses, performance, and accomplishments. Information gained will serve as a basis in assessing, directing, or refocusing programs to meet the stated goals.

In Kettering, CDBG program activities are monitored annually to determine each program's performance in addressing a specific need. After this review, programs are adjusted or redesigned as deemed appropriate to address the needs of residents. Kettering's Planning and Development Department administers most of the projects defined in its CDBG Annual Action Plan. Actions to ensure compliance include both desk monitoring monthly and at least one on-site visit with all subrecipients. The timeliness of expenditures is also monitored on a monthly basis, with adjustments made as needed.